

## Tilburg University

### Antecedents and outcomes of work-interference with family life

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**Antecedents and outcomes of work-interference  
with family life: A cross national study in the  
banking sector in Pakistan and in the Netherlands**

**Sumaiya Syed**

**April 2013**

**Antecedents and outcomes of work-interference with family life**

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# **Antecedents and outcomes of work-interference with family life: A cross national study in the banking sector in Pakistan and in the Netherlands**

## **Proefschrift**

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**Sumaiya Syed,**

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Sumaiya Syed

## Contents

### CHAPTER 1: INTRODUCTION

1.1 A CROSS-NATIONAL PERSPECTIVE ON WORK-FAMILY CONFLICT .....	4
1.2 MODELS OF WORK- FAMILY-CONFLICT .....	12
1.3 WORK-FAMILY-CONFLICT AND PSYCHOLOGICAL CONTRACT .....	14
1.4 GOALS OF THE CURRENT RESEARCH .....	15
1.5 THESIS OUTLINE .....	19
1.6 REFERENCES .....	21

### CHAPTER 2: WORK FAMILY CONFLICT IN SOUTH ASIA: THE CASE OF PAKISTAN

ABSTRACT .....	25
2.1 INTRODUCTION .....	26
2.2 METHOD .....	33
2.3 ANALYSIS AND RESULTS .....	37
2.4 DISCUSSION .....	47
2.5 REFERENCES .....	55

### CHAPTER 3: WHAT DETERMINES THE BALANCE IN WORK AND FAMILY OBLIGATIONS? A STUDY IN THE BANKING SECTOR IN PAKISTAN

ABSTRACT .....	62
3.1 INTRODUCTION .....	63
3.2 THEORETICAL FRAMEWORK .....	66
3.3 METHOD .....	72
3.4 DATA ANALYSIS AND RESULTS .....	76
3.5 DISCUSSION .....	80
3.6 REFERENCES .....	85



CHAPTER 4: THE INFLUENCE OF WORK INTERFERENCE WITH FAMILY ON TURNOVER INTENTIONS IN  
PAKISTANI BANKS: THE ROLE OF PSYCHOLOGICAL CONTRACT BREACH

ABSTRACT .....	93
4.1 INTRODUCTION .....	94
4.2 THEORETICAL FRAMEWORK .....	96
4.3 METHOD .....	104
4.4 DATA ANALYSIS AND RESULTS .....	108
4.5 DISCUSSION .....	114
4.6 REFERENCES .....	119

CHAPTER 5: WORK INTERFERENCE WITH FAMILY: A COMPARATIVE STUDY IN THE BANKING SECTOR IN  
PAKISTAN AND THE NETHERLANDS

ABSTARCT .....	126
5.1 INTRODUCTION .....	127
5.2 THEORETICAL FRAMEWORK .....	130
5.3 METHOD .....	136
5.4 DATA ANALYSIS AND RESULTS .....	141
5.5 DISCUSSION.....	147
5.6 REFERENCES .....	153

CHAPTER 6: DISCUSSION

6.1 GENERAL DISCUSSION .....	161
6.2 LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH .....	165
6.3 SCHOLARLY CONTRIBUTION .....	166
6.4 PRACTICAL IMPLICATIONS .....	167
6.5 REFERENCES .....	169

<b>APPENDIX A QUESTIONNAIRE PAKISTANI SAMPLE .....</b>	<b>171</b>
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<b>APPENDIX B QUESTIONNAIRE DUTCH SAMPLE .....</b>	<b>177</b>
--	------------

<b>APPENDIX C ITEMS DELETED .....</b>	<b>183</b>
---------------------------------------	------------

<b>SUMMARY .....</b>	<b>185</b>
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<b>SAMENVATTING .....</b>	<b>189</b>
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# Chapter 1

## Introduction

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## **1.1 A Cross-National Perspective on Work-Family Conflict**

Globalization, socio- economic changes, technology and business changes are gradually reducing the boundaries between countries. These global factors influence countries' economy, social values, demography, living standards, rates of female employment, dual-earner couples, single parent families, and result in a breakdown of the traditional single breadwinner family (Byron, 2005). This influences the individual work and family life in terms of more diversity in family structures, more workforce diversity, and a greater emphasis on quality of life (Yang, Chen, Choi, & Zou, 2000).

These changes make work family conflict an international issue. Work-family conflict is “a form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect” (Greenhaus & Beutell 1985, p. 77). The work–family interface has become increasingly challenging for employees in both developed and developing nations (Ling & Poweli, 2001). Developed and developing countries might have a different nature of work family problems that might require a different set of solutions to manage work family conflict. In addition, ways of managing work family problems are likely to reflect the culture of a society (Chen, Chu, Wang, & Lin, 2008). Currently, south Asian countries such as India and Pakistan are undergoing a process of socio-economic transformation.

In Pakistan, socio-demographic transitions, cultural issues, the implementation of privatization projects, changes in the employer-employee relationship and the current status of HRM act as triggering forces for changes in work-family-issues. The next paragraphs will be devoted to discussing these specific contextual factors that play a role in work-family issues and employment relationship in Pakistan.

### ***1.1.1 Socio-Demographic Transitions***

Pakistan, previously based on a male breadwinner and female homemaker model, is in a state of transition. Pakistan, which was part of the Indian-subcontinent before liberation in 1947, is going through economic and socio-demographic transitions. These changes are associated with a growing number of dual earner families, and more women entering the workforce (Parveen, Thomas, & Singh, 2011). According to the World Bank (2012), the Pakistani female labor participation increased from 13% in 1990, up to 22% in 2010. The male labor participation rate is 83%. At the same time, the country witnessed a breakdown of the predominant traditional extended family system, in favor of a nuclear family system.

### ***1.1.2 Culture of Pakistan: Collectivism, Masculinity, High Power Distance, Strong Uncertainty Avoidance***

Societal or national culture plays a key role in shaping the work–family interface (Powell, Francesco, & Ling, 2009). The construct of societal or national culture, which seems likely to shape individuals' experiences of the work–family interface, has been generally unacknowledged in theories and research in the work–family literature (Powell, Francesco, & ling, 2009). Regarding the assessment of dimensions of culture, it has been suggested that cultural dimensions based on the GLOBE study might be incorporated into theories of work–family conflict and enrichment. However, although the GLOBE study framework (Emrich, Denmark, & Den Hartog, 2004) might be considered as the most preferred way to measure cultural dimensions, we reluctantly have to use the Hofstede (1980) cultural dimensions due to the unavailability of information about Pakistan in the Globe study.

Hofstede's (1980), describes culture as varying on four important value dimensions: individualism versus collectivism; power distance; uncertainty avoidance; and masculinity versus femininity. We take a look at Pakistan's culture for the above mentioned culture dimensions, and contrast it with the example of a western country, The Netherlands.

**Individualism versus collectivism.** Individualism reflects the extent to which individuals are loosely bound within the social framework in the society. Individualists primarily take care of the goals of their own and immediate families. According to Hofstede and Bond (1984), the Netherlands has a very high score of 80 on the individualism scale in comparison to Pakistan with a score of 14, hence a collectivistic society. This is manifest in a close and long-term commitment to the member group, extended family, or extended relationships. Collectivists have a strong bond with the social framework and are concerned for their in-group and extended families in exchange for loyalty. Although the growing nuclear family system in Pakistan resembles the predominant western family lifestyle, the traditional values and obligations of the extended family continue to apply also to Pakistani nuclear families. Family members are expected to maintain close contacts with the extended family, and traditional gender role stereotypes and multiple social roles remain largely important. These expectations include a commitment to family responsibilities, such as the care for parents, elders, siblings, children, spouse and family-in-law at every stage of life, before and after marriage.

**Power distance.** Power distance is the extent to which the members of a society accept that power in institutions and organizations is distributed unequally (Hofstede, 1980). In high power distance countries, employees/subordinates are more following the hierarchy orders by their supervisors. People with low power distance believe in power equalization and a participating style of management. Power distance is associated with individualism/collectivism and the

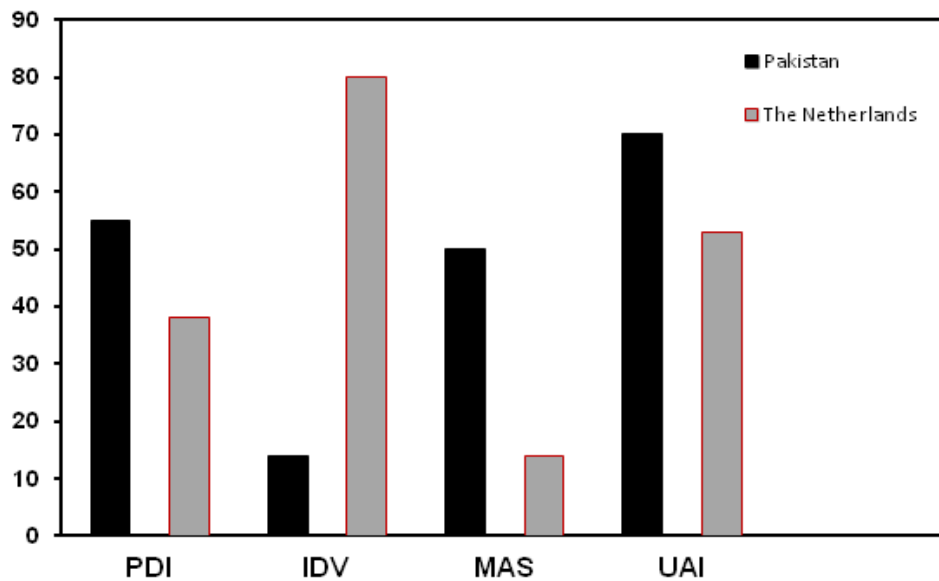
economic position of the country; more developed countries score lower on power distance in comparison to less developed countries. With a score of 55 on power distance, Pakistan can be considered a hierarchical society. This means that people accept a hierarchical order in which everybody has a place and which needs no further justification. The Netherlands score is 38, reflecting a smaller power distance than Pakistan. On the other hand Pakistan's score on power distance is lower than some other south-Asian countries like India, which scores 77.

***Uncertainty avoidance.*** Uncertainty avoidance reflects the way uncertainty and ambiguity are dealt with (Hofstede, 1980). High uncertainty avoidance is witnessed in countries that report high levels of stress, and they are intolerant towards deviant persons or ideas. Pakistan scores 70 on this dimension and thus has a high preference for avoiding uncertainty. In these cultures there is an emotional need for rules (even if the rules never seem to work), time is money, people have an inner urge to be busy and work hard, precision and punctuality are the norm, innovation may be resisted, and security is an important element in individual motivation. On the other hand, The Netherlands score low on this dimension with a score of 53.

***Masculinity/femininity.*** This dimension refers to societies that differ on the basis of activity and gender (Hofstede, 1980). A masculine culture emphasizes, for example, differences between genders, in which men are given the more outgoing, assertive roles and women the caring nurturing roles. Furthermore, people working overtime, high salaries, achievement orientation in the work settings are the common characteristics of masculine culture. In addition, performance is a key issue. A feminine society/ culture do not support gender differentiation. The centrality of a feminine culture is more modesty, caring, quality of life. In general, feminine culture people “work to live” rather than “live to work”(Hofstede, 1980). Pakistan scores 50 on

this dimension and is thus a masculine society, whereas the Netherlands scores only 14 on this dimension, and is thus a feminine culture.

Keeping in view the above cultural dimension, it is evident that the Netherlands as a representative country of western values and Pakistan as a representative of south Asia, probably differ a lot on work-family-conflict. Work-family-conflict literature however, is mainly based on western literature and western countries, whereas the examples illustrate that countries may differ a lot on relevant themes regarding the work-family domain. The above mentioned cultural dimensions i.e. individualism/collectivism, power distance, uncertainty avoidance, masculinity/femininity and the huge gap on the score of each cultural dimension in the two countries give us reasons to believe that the situation is different. Of all above mentioned cultural dimensions, individualism/collectivism and masculinity/femininity are probably most relevant, to work-family- issues of individuals, on the other hand, power distance and uncertainty avoidance are also important to consider as they probably influence management styles, HR solutions, and the individual understanding of mutual obligations between employer and employee. The concept used for these mutual obligations/expectations is the psychological contract. The psychological contract consist of individuals' beliefs regarding the terms and conditions of the exchange agreement between employees and their organizations (Rousseau, 1989) Figure 1.1 depicts the differences in scores on Hofstede's (1980) dimensions of Pakistan and The Netherlands.



**Figure 1.1 The national cultural comparison – Hofstede's (1980) cultural dimensions**

PDI=Power distance, IDV=individualism, MAS =Masculinity, UAI= uncertainty avoidance

### ***1.1.3 The Nature of Employment Relationships and HRM in Pakistan***

Based on the collectivist orientation the relationship between employees and the employer in Pakistan contains a strong moral component. The employer protects the employees almost regardless of their performance in exchange of loyalty from the employees. The moral component is highly applied in Pakistani culture. Labor laws in Pakistan originated from the legislation at the time of the partition of the Indo-Pak subcontinent. The laws have evolved through a continuous process to meet changes in socio-economic conditions, the state of industrial development, population and labor force growth, growth of trade unions, level of literacy, and social welfare. Shifts in labor policies have also reflected differences in political orientation of the different regimes. The federal government of Pakistan introduced a new labor law in 2002. This new policy was aimed at achieving better employee-employer relationships through the creation of mutual trust and interdependency between the employer and employees.



The new law also protected the employees in temporary labor by re-defining the temporary job in accordance with international standards (Labour law of Pakistan, 2002). On the other hand cultural, historical and religious perspectives significantly impacted the labor laws. For example, organizations in Pakistan do not apply a policy of equal employment opportunities. There are instances of discrimination on the basis of religion, ethnic origin, and gender observed in Pakistani organizations (Syed.J, 2003). More specifically, the banking institutions in Pakistan are, in accordance with international standards, covered by collective bargaining, currently implemented through the Industrial Relations Ordinance (IRO-2002). Similar to the Dutch bargaining system, it only covers the industrial sector of the country. Industrial workers may elect representatives to act as collective bargaining agents, and legal unions have the right to bargain collectively. IRO 2002 was implemented in the banking sector with a certain restriction in union activities. They stipulate no officer/manager and member of trade unions in banking institution shall use any bank facility (transportation, telephone) to promote the trade union activities, these activities are restricted in office hours. Moreover, employees at the managerial level no longer qualify for membership of trade unions. These restrictions have also been imposed on the collective bargaining rights, due to their previous adverse effects on industrial relations in the form of extremely low industrial productivity.

### ***HRM in Practice***

When in the early 90's a comprehensive privatization program aimed to create a robust business environment in the country was implemented, HRM was introduced in Pakistan. Private sector organizations largely replaced public sector organizations e.g. banking, auto-industry, and telecommunication. These sectors witnessed a boom in the early 90's. At that time government took on the task of the development of HRM policies by appointing professional management

teams trained by multinational companies. The majority of business (both local and multinational) restructured their personnel department into HRM department. Khilji (2003), suggests that the concept of HRM is as relevant in Pakistan as in developed countries. Similar to developed countries, HRM is not the product of an organization; it deals with a reality that is man-made, and culturally bound. The HRM system of Pakistan is influenced by the national culture as well as the made-up of macro institutions. There are three main aspects of macro institutions in Pakistan: socio-cultural (amalgam of Islamic religion, Indian origins, British inheritance, and American influence), political and economical (Khilji, 2003). In line with the influence of macro-institutions a culture with formal and hierarchical structure exists due to upbringing that requires respect for authority, with a huge gap in communication and little autonomy. In addition, a culture of broken promises exists in organizations; HR managers develop HRM policies, talk about revolutionary changes but do little to implement them. Besides this the existence of a community system (social relationship with immediate managers for the sake of rewards and promotion), and elitism (manifestation of elite culture) has an influence on the HRM policies in organizations. For example, HR policies favor the managers over non managerial employees. This will ultimately influence on non managerial employees attitudes in the form of dissatisfaction, de-motivation, and frustration. Table 1.1 gives an overview of different macro institutions and their influence on national values, HRM in practice and attitudes in organizations in Pakistan.

Table 1.1

*Macro institutions, national values and their impact on HRM in Pakistan (Khilji, 2003)*

Macro institutions	National values	HRM (in practice)	Attitude in organizations
<b>Social</b>  <b>Religion:</b>  <b>Localized and overshadowed</b>		Limited impact	
<b>Indian origin</b>	In-group life (community system)  Strong dependence need, respect for authority	Gap between policy and practice  Little autonomy, little communication, formal and hierarchal structure	Frustration  Desire to establish systems, which offer greater autonomy and frequent communication
<b>British</b>	Dominance of an elite class	Dominance of elite classes.	Frustration
<b>American</b>  <b>Political/economic</b>  <b>Uncertainty</b>	Management education  Culture of broken promises  Poor development record	Gap between policy and practice, culture of broken promises  Little training	Perception that American management is progressive  Lack of trust, pessimism, demotivation and dissatisfaction

## 1.2 Models of Work- Family-Conflict

Work-family conflict is “a form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect”(Greenhaus & Beutell 1985, p. 77). Work-family-conflict contains the following core components: (1) a set of work and family

domain antecedents; (2) a combination of work/family domain, and life outcomes. In addition to antecedents and outcomes of work family conflict, a few studies examined mediator variables in relation to work-interference with family (WIF) and outcome variables. To cope with work-interference with family (WIF) these mediators may include spousal social support (Burley, 1995), coping (Burley, 1994). Table 1.2 depicts antecedents and outcomes of the work-family-conflict (WFC).

**Table 1.2*****Antecedents and outcomes of work-family-conflict***

<b>Antecedents of work-family-conflict (Micheal, 2009)</b>	
Work/family social support	refers to instrumental aid, emotional concern, informational, and appraisal functions of others in the work (family) domain that serve to heighten one's feelings of self-importance (Carlson & Perrewé, 1999)
Work/family involvement	refers to the level of psychological and cognitive preoccupation with, engagement in, and immersion in one's work (family) role (Frone, 2003; Greenhaus & Parasuraman, 1999)
Work/family demands	Refers to time devoted to the work (family) role (e.g., Carlson & Frone, 2003; Frone, Yardley, & Markel, 1997).
Work /family overload	which refer to the perception of having too many work role (family role) tasks and not enough time to do them (Bacharach et al., 1990; Caplan, Cobb, & French, 1975; French & Caplan, 1973; Kahn, 1980);
Work/family role ambiguity	refers to the lack of necessary information (specificity and predictability) about duties, objectives, and responsibilities needed for a particular work role (family role) or the lack of work role (family role) clarity (Beehr & Glazer, 2005; Elloy & Smith, 2003; Gupta & Jenkins, 1985; Kahn et al., 1964)
<b>Extended model of Antecedents of work-family-conflict (Michael , 2011)</b>	
Role stressors	job stressors, role conflict, role ambiguity, role overload, time demands
Work role involvement	job involvement, work interest/centrality
Work social support	organizational support, supervisor support, coworker support
Work characteristics	task variety, job autonomy, family friendly organization
Personality	Internal locus of control, negative affect/neuroticism).
<b>Outcomes of work-family-conflict (Eby, 2005)</b>	
Work attitude	job satisfaction, commitment/loyalty, withdrawal cognitions (e.g., turnover intentions and thinking about being absent)
Employee behaviors	absenteeism/attendance turnover, tardiness, work performance, career attitudes, family/non work attitudes, health and wellbeing.
<b>Work-family-conflict and cultural values</b>	
Cultural values	Individualism/collectivism, gender egalitarianism, Specificity/diffusion Humane orientation (Powell et al., 2009)

### **1.3 Work-Family-Conflict And Psychological Contract**

Although much is known about work-family issues, much more research needs to be conducted to find ways how to reduce the conflict, because work interference with family (WIF) is related to important individual and organizational outcomes, such as job satisfaction, withdrawal, and employee health (Mesmer-Magnus & Viswesvaran, 2005). Therefore we need to further understand the mechanisms through which work interference with family influences these important outcomes. An interesting concept/ framework to understand work attitudes and behavior is the psychological contract. (Kickul, Lester ,& Finkl, 2002; Zhao, Wayne, Glibkowski, & Bravo, 2007).

A psychological contract is the individual beliefs regarding the terms and conditions of a reciprocal agreement between the employees and employer (Rousseau, 1989). Psychological contract breach occurs, when employees perceive that their employers have failed to fulfill at least one obligation or promise implied by their employers (Morisson & Robinson, 1997).

Research in the field of psychological contract has received much attention in the last two decades, but it has largely focused on a narrow range of traditional contents (pay, training, promotion). Recently, emerging demands of work life balance issues; might increase the need to integrate these two important research areas. Several scholars give hints for this integration, (e.g, Freese, 2007; Herriot, 1992; Houston, 2005), by considering work life balance as a content of the psychological contract. Yet, research on explicit link between work-family interface and psychological contract breach is dearth in the literature.

## **1.4 Goals of the Current Research**

Keeping in view the above mentioned socio-cultural background and very limited research pertaining to work-family conflict and psychological contract in mainly collectivist countries like Pakistan, work-family-conflict (WFC) is the central topic of this research project. Our research model is based on antecedents and outcomes of WIF (work interference with family) mediated by psychological contract breach. In addition, the current project focuses on psychological contract breach of work family balance obligations. In our view, work-family balance obligations for employees include specific as well as more general obligations. Specific obligations are, for example, related to support for family issues and working times. More general obligations relating to autonomy and rewards also influence work family balance. In sum, the current study focuses on the potential mediator variable of psychological contract breach of work family obligations (WFBO) in relation to work interference with family (WIF) and employees turnover intentions (organizational and occupational). There is no standard definition of the work family obligations to include in the psychological contract as these obligations are a culturally based phenomenon and can vary from society to society.

In addition, in the current era of globalization, there is an urge for cross cultural/cross national studies. More comparative or cross nation research is required to determine the relevance and differentiation of the work-family-practices and policies. To minimize this dearth, the current study also includes a cross national comparasion of Pakistan and the Netherlands.

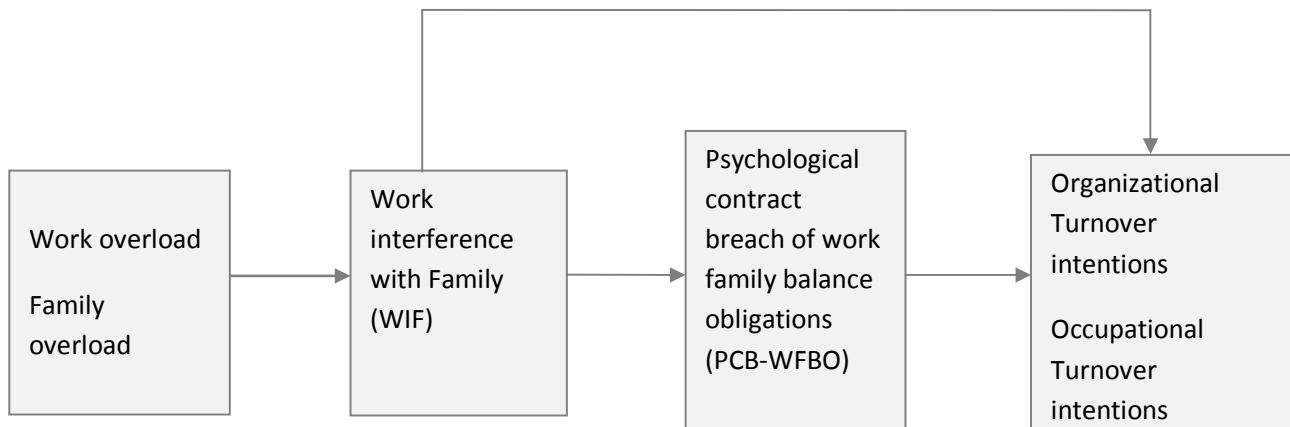
### ***1.4.1 Central research question***

In this study the following central research question will be examined: What are the antecedents and subsequent outcomes of work family conflict in a collectivist country Pakistan? What is the role of psychological contract breach in work to family conflict and subsequent

outcomes? Do the relationships between WIF and psychological contract differ in different countries (Pakistan and The Netherlands)?

In this thesis the following sub questions will be investigated:

- 1 How do work-family demands relate to work-family conflict in a changing collectivist society (Pakistan)? (Chapter 2)
- 2 What is the influence of different family systems (nuclear versus extended) on the degree or form of work-family conflict? (Chapter 2)
- 3 Which work-family balance obligations do employees and organizational representatives perceive in the banking industry in Pakistan? (Chapter 2)
- 4 How does work-family overload influence work-interference with family life?(Chapter 3)
- 5 How is work-interference with family in the banking industry in Pakistan related to organizational and occupational turnover intentions? (Chapter 4)
- 6 How do work interference with family (WIF) relate to psychological contract breach of work family balance obligations (PCB-WFBO)? Does psychological contract breach mediate the relationship between WIF and occupational and organizational turnover intentions? (Chapter 4)
- 7 Is the strength of the relationship between work family overload, WIF and PCB of work family balance obligations different in collectivist (Pakistan) and individualistic (Netherlands) countries? (Chapter 5).



**Figure 1.2 Research Model**

#### ***1.4.2 The context of this cross national study: The Banking sector of Pakistan and the Netherlands.***

The research questions were investigated in a specific sector: the banking industry in Pakistan and The Netherlands. The banking system of Pakistan comprises a wide variety of institutions, ranging from a central bank to commercial banks and to specialized financial agencies to provide special services to specific sectors. Pakistan's banking sector is one of the fastest growing service sectors in the country (Hanif & Kamal, 2009). The structure of this sector has changed substantially in the last decades, particularly following the privatization of the state-owned banks. The central bank, the State Bank of Pakistan (SBP), is fully authorized to regulate and supervise banks. In the 1990s, a privatization project was initiated to help Pakistan achieve improved performance over a longer period of time through a competitive private banking system and an effective banking court system (Khalid, 2006). Before 1990, the banking system was dominated by five state-owned commercial banks. As a result of legal changes, the four largest Pakistani banks were privatized in two separate rounds. In the first round (1991-1993) the two largest banks were privatized, and in the second round the two other largest banks completed the privatization process in 2000 and 2005.



Currently there are in total 35 banks operating in Pakistan. Out of these, there are only two public sector banks, the remaining are private and privatized banks, among which five are Islamic, and seven banks are foreign multinational banks. Aside from all the positive effects of banks on economy, as well as some negative effects on employees' lives. Bank employees work long hours as working hours are not mentioned in their formal labor contract. Official banking hours as announced by the state bank of Pakistan (the central bank of Pakistan) are from 9 am to 5 pm. However, employees work beyond these opening hours, and Pakistani bank employees are heavily overloaded in terms of job assignments, and responsibilities for performing more than one task. Against this background it can be expected that the employees, in banking industry will continue to lose valuable employees until top management is able to identify the work family balance problems and design adequate work- family balance practices.

On the other hand, the banking industry of the Netherlands has been selected in order to make a cross national comparison of two culturally opposite dimensions countries. The banking industry of the Netherlands also has been in the state of change for some time and faces fierce competition from both inside and outside the industry. This has had an impact in the banking behavior and banking market structures. The financial sector banks in the Netherlands monitor by De Nederlandsche Bank (DNB) and the Netherlands authority for financial markets (AFM). Women's participation rate and dual income rate is high, as Dutch women labor force rates in the Netherlands increased from 43 percent in 1990 to 58% in 2010 (World bank, 2012). While male labor participation has also been reasonable constant for the last ten years, with a participation percentage of 72 percent, approximately 57 percent of the married couples have two incomes. Almost half of the Dutch working population works part-time, beating by far the European average of 18%, which is mainly caused by the highest rate of female part timers (CBS, 2009).

## **1.5 Thesis Outline**

In each of the chapters of this dissertation, an aspect of the central research question is addressed. Each chapter is a contribution to unraveling the antecedents and outcomes of the work-family interference. In Chapter 1, the central research questions, sub research questions, conceptual model, and background of the research project and the goal of the separate studies are discussed, including the methodologies applied.

Chapter 2 is provides a qualitative picture of work-family conflict, antecedents and outcomes, and also gives insight into the employment relationship and the psychological contract in Pakistan. In light of the socio-demographic changes that took place in South Asian countries including India and Pakistan; we examined the views of bank employees and executives, by conducting semi-structured interviews. Qualitative data were analyzed through content analysis approach.

This study brings some suggestions for HR managers about the importance of work-family balance and psychological contracts related to work family balance by understanding the obligations from the eye of employees. This is especially important in the current situation of increasing working demands and changing family demands. In Chapter 3 the relationship between work-family-overload and work-interference with family (WIF) and the psychological contract breach (PCB) is studied by in a sample of 359 employees from the banking sector of Pakistan. In Chapter 4 we introduce the concept of psychological contract breach of work-family-balance obligations (PCB-WFBO) as a mediator in the relationship between WIF and turnover intentions (organizational and occupational). Chapter 5 indicates cross national comparasion of the work family issue, by examining two culturally different countries, Pakistan (n=359) and The Netherlands (n=127). The purpose of this chapter is to provide more insight into the comparison

of work family issues, through examining the relationship between work-family overload, to WIF in present times. In addition, this chapter also adds to the psychological contract literature through examining the strength of relation between WIF and psychological contract breach between two countries. Structural equation modeling was applied to perform CFA and to test various hypotheses designed for different studies.

Finally, the last chapter of this thesis (Chapter 6), reflects the general discussion on the findings and conclusions of the separate studies, it elaborates on the limitations and provides future research avenues.

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# **Chapter2**

## **Work-Family Conflict in South Asia: The case of Pakistan**

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Based on: Syed, Freese, and Schalk (Submitted). Work-Family Conflict in South Asia: The Case of Pakistan

## **Abstract**

This study gives a picture of work-family conflict in South Asia, specifically the views of Pakistani Bank employees on antecedents and outcomes of work-family conflicts. We use the framework of the psychological contract to understand work-to family conflict for both employees and managers, to see how work-to family conflict might be resolved. Twenty bank employees, including three executives were selected from three privatized banks and two private Banks in Pakistan. Semi-structured interviews were conducted to get rich and deep insights on work-family conflicts in Pakistan. The findings suggested that the high working demands in the form of long working hours and workload did not directly lead to work-to-family conflict; conflicts arose when demands emerged from work as well as family domains. Since the perception of management of the work-life balance practices differs from the view of the employees, they have to create a joint new employment relationship (psychological contract) to be able to fulfill the requirements of both parties. This study suggest that HR managers should acknowledge the importance of work-family balance and psychological contracts by understanding their obligations from the eye of employees. This is especially important in the current situation of increasing working demands and changing family demands.

**Keywords:** Work-family conflict, Bank, Pakistan, Psychological contract



## **2.1 Introduction**

### ***2.1.1 Work-Family Conflict in South Asia***

This study examines in the banking industry in Pakistan (1) how work-family demands relate to work-family conflict in a changing collectivist society, (2) how different family systems (nuclear versus extended) influence the degree or form of work-family conflict, and (3) how work-family conflict is related to job satisfaction and turnover intentions. In addition, it is examined (4) which work-family balance obligations employees and organizational representatives perceive, and (5) whether psychological contract management could contribute to the successful management of work-family conflicts.

Work-family conflict has emerged as a major theme during the past decades in western industrialized nations. Work-family conflict is “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect”(Greenhaus & Beutell, 1985, p. 77). For booming economies like India, Pakistan and Sri Lanka, this theme is of growing importance. As most research so far has been performed in western countries, it remains unclear whether the findings can be translated to South Asian countries, given the cultural differences and different perspectives on family life. South Asian countries are going through tremendous demographic, technological and environmental changes. In India, for example, both the number of women in the workforce, Census of India (2006), and of dual earner families is growing rapidly (Bharat, 2003; Rajadhyaksha, & Bhatnagar, 2000). In Pakistan, demographic and economic changes are having a major impact on the entire society (Hussain, Malik, & Hayat, 2009). Here, too, there is a trend of increasing female participation in the labor force over the past few years (Khan, Khan, Shoukat, & Naz, 2011). Also, institutions

are being privatized such as banking industry of Pakistan. That might influence on employee work- family balance

The current changes in South Asian countries constitute a socio-cultural transition that directly affects working and family life. The predominant traditional extended family system is breaking down, in favor of nuclear family systems (Bharat, 2003; Rajadhyaksha & Bhatnagar, 2000). In South Asian countries, not only parents and children form a family and share daily life together, but a household may include several generations and other relatives, such as grandparents, uncles, aunts and cousins. These systems are called extended families, while the family system of only parents and children living together is called a nuclear family. Although the nuclear family system in South Asia resembles the predominant western family lifestyle, the traditional values and obligations of the extended family continue to apply to Pakistani and Indian nuclear families. Family members are expected to maintain close contacts with the extended family, and traditional gender role stereotypes and multiple social roles remain largely important. These expectations include a commitment to family responsibilities, such as the care for parents, elders, siblings, children, spouse and family-in-law at every stage of life, before and after marriage.

As women are increasingly joining the labor force, the question of whether these obligations will lead to adjustment problems and work-family conflict is an important issue in these societies (Barnett & Hyde, 2001). Another trend in Pakistan that may influence work-family demands is the increase in single-parent families (Bano, 1994). All these transitions impact work-family demands, since the obligation or expectation to spend a significant amount of time with the family implies that less time is available for work, and vice versa (Frone, Yardley, & Markel, 1997; Hill, Yang, Hawkins, & Ferris, 2004).

Aycan (2008) suggests that employees living in economies in transition, especially those with traditional gender role stereotypes, experience more work-family conflict than those living in economically developed countries with egalitarian gender role stereotypes.

Societal norms and national culture play a key role in shaping the work-family domain. Norms and values related to the cultural significance and enactment of work and family may influence the nature and strength of the relationship between individuals' experiences in these two domains (Ashforth, Kreiner, & Fugate, 2000). Individualism versus collectivism is the most widely studied cultural dimension (Triandis, 1995). These studies emphasize the nature of linkages or relationships among people; that is, whether people are linked closely with others as part of one or more groups (collectivists), or whether the connections are loose with individuals feeling relatively independent (individualists). Individualism and collectivism are important variables to consider in the work-family domain (Yang, Chen, Choi, & Zou, 2000).

Several studies (Hill, et al., 2004; Lu et al., 2010 ; Spector et al., 2007), found that the effects of work-family conflict are less strong for collectivists, and that work-family conflict is also perceived as less important by collectivists (Spector et al., 2007). The reasons advanced include the role of the extended family system and family support (Spector et al., 2007), greater integration of work and family, and the value placed on family and work (Yang, et al., 2000).

Most of these studies were carried out in South-East Asia, however, and the findings might be different in other parts of Asia, given the considerable cultural differences across this continent (Spector, et al., 2007). Moreover, given the rapid socio-cultural changes in South Asia, employees in these collectivist cultures may in fact be experiencing stronger work-family conflicts. Their working and living conditions are changing while socio-cultural values and perceived obligations remain the same. In this study we will therefore examine the following research questions:

- How do work-family demands relate to work-family conflict in a changing collectivist society (Pakistan)?
- What is the influence of different family systems (nuclear versus extended) on the degree or form of work-family conflict?

### ***2.1.2 The Outcomes of Work-family-conflict***

This study was carried out in the banking industry in Pakistan, which underwent major organizational changes after the banks were privatized in 1997. The level of competition increased tremendously and banks became decentralized. This has placed employees in the banking sector under increased work pressure (especially through work overload and long working hours). Such work demands are the antecedents of work-family conflict, as more time spent working means less time for domestic life (Boyar, Maertz, Mosley, & Carr, 2008; Bruck, Allen, & Spector, 2002; Frone, et al., 1997). Work-family conflict is a form of inter-role conflict. This inter-role conflict is caused by rapid changes at work, resulting in demands for higher performance and greater commitment from employees. This may lead to the organizational expectation that employees will work longer hours and prioritize work over personal life (Perrons, 2003; White, Hill, McGovern, Mills, & Smeaton, 2003).

Although the privatization in Pakistan's banking sector occurred in the 1990s, work-family conflict has emerged more recently following recent changes in the social and family systems, which affect the family demands. As Gutek, Searle, and Klepa(1991) stated, work-family conflict may originate in either the work or family domain. Work-family conflict can also be the result of simultaneous pressures from the work and family domain, with work demands intruding into the family domain (work-to-family conflict) and family demands interfering with the work domain (family-to-work conflict).

Work-family conflict may have consequences for the organization. Literature suggests that work-family conflict is related to lower job satisfaction (Beham & Drobic, 2010; Bruck, et al., 2002; Hill, et al., 2004). Regardless of the direction, a consistent negative relationship exists among all forms of work-family conflict and job satisfaction, but family-to-work conflict appears to be less strongly related to job satisfaction than work-to-family conflict (Kossek & Ozeki, 1998). Several other factors might influence the link between work-family conflict and job satisfaction. Three set of variables describe by (Noraini, 2003), those are demographic, personality and work-family related variables. Age and education were found to be directly related to job satisfaction, but no relation was established between marital status and job satisfaction. Of the work-related variables, the total number of years worked and the number of working hours were negatively related to job satisfaction. Employees with longer working hours were less satisfied with their jobs than those working less hours (Rose, 2003). Of all three sets of variables, work-related variables explained most variance in the prediction of work-to-family conflict and job satisfaction.

Frone, Russell and Cooper (1992) suggested that work-to-family conflict may be associated with turnover intentions. This implies that, if work demands interfere with family life (work-to-family conflict), the most immediate effect will be on a person's desire to find another job. This can lead to the decision to leave the organization. Turnover intentions are more frequently observed during initial stages of employment, as turnover intentions tend to increase in the months following organizational entry (Saks & Ashforth, 2000). Newcomers may feel that another organization could better fulfill their expectations, and therefore consider leaving their current employer.

Grandy and Cropanzano (1999) additionally found that workers who were younger, had shorter organizational tenures, and experienced more work role stress, reported greater work-to-family conflict which increased the turnover intentions of these younger employees.

In Western countries, where most work–family research has been performed to date, there is support for the idea that work demands lead to work-family conflict which in turn leads to dissatisfaction and turnover intentions. Cultural differences may moderate these relationships: as argued above, for collectivist societies these linkages may not be as strong. Collectivists are likely to view themselves in terms of social connections with colleagues and the employer, and would therefore be more willing to sacrifice self-interest for the interest of the larger collective society. Collectivists are likely to remain loyal to the employer, even if the employer’s demands and practices generate work-family conflict. Thus, they are less likely to have negative feelings about the job as a cause of their work-family conflict. For collectivists, the connection between work-family conflict, job satisfaction, and turnover intentions is expected to be weaker (Spector, et al., 2007).

The discussion above is related to our third research question:

- How is work-family conflict in the banking industry in Pakistan related to job satisfaction and turnover intentions?

### ***2.1.3 Work-Family Conflict and the Psychological Contract***

Managing work–family demands has become an increasingly challenging task for employees and organizations in virtually every country (Powell, Francesco, & Ling, 2009). Over the past two decades, several researchers have studied different HR practices aimed at creating work-life balance (Allen, 2001; Hegtvedt, Clay-Warner, & Ferrigno, 2002; Schutte & Eaton,

2004). However, whether these practices are actually perceived as being important or whether they are similarly valued by employees is a largely absent issue in the literature on work and family. A concept that has gained interest as a construct relevant for understanding and managing contemporary employment relationships is the psychological contract (Rousseau, 1995), which refers to employees' perceptions of mutual obligations in the employment relationship. These perceived obligations emerge when employees believe that their organization has promised them certain inducements, in return for their contributions (Turnley & Feldman, 2000). Literature suggests that work-life balance practices are an example of an organizational promise which organizations can provide to their employees (Houston, 2005). Work-life balance practices can indeed be perceived as an organizational obligation by the employee (Freese, 2007). It is not only important to create an optimal portfolio of HR practices, but also to manage the employees' perception regarding what their organization has promised them in return for their loyalty and commitment (De Vos & Meganck, 2009). The psychological contract exists "in the eyes of the beholder" (Rousseau, 2001). This implies that it is important for HR managers to understand employees' subjective interpretations of their employment deal. To reduce work-family conflict, it is not sufficient to introduce a number of work-life balance practices. It is more important to consider whether employees perceive such practices as part of the mutual obligations contained in the employment relationship. Work-family conflict could be managed through understanding mutual employer and employee obligations with regard to work-life balance/work-family conflict. For example, employees with family responsibilities may view flexible working hours-which results in a perception of work-life balance-as a part of their psychological contract (Rousseau, 1995). Understanding the contents of psychological contracts is vital if we are to form satisfactory employment relationships (Herriot, Manning, & Kidd, 1997). The psychological contract relationship based on work-life balance might be a core issue for managing work-family

conflicts. Work outcomes can be viewed through the framework of the psychological contract, as this framework provides an approach not only to understanding, but also to managing the employment relationship (Conway & Briner, 2002; Freese & Schalk, 1996). There is evidence in the literature that the influence of culture on psychological contracts is very apparent (Aggarwal & Bhargava, 2009). Employer and employee perceptions of work-life balance practices may vary from one culture to the other. For example, western policies for flexible working hours may not exist in culturally different areas (Spector, et al., 2007). Employees from South Asia might not perceive flexible working hours as an organizational obligation in their psychological contract. It is therefore crucial to understand the perceptions of organizational obligations/promises on work-life balance practices in order to assess whether an intervention to solve work-family conflict will work in a particular country. This leads to our last research questions:

- Which work-family balance obligations do employees and organizational representatives perceive in the banking industry in Pakistan?
- Can psychological contract management contribute to managing work-family conflict in the banking industry in Pakistan?

## **2.2 Method**

### ***2.2.1 Research Setting: Pakistan's Banking Industry***

The current study took place in privatized and private commercial banks of Pakistan. The banking sector is an integral part of the financial services industry. Pakistan's banking sector is one of the fastest growing service sectors (Hanif & Kamal, 2009 ). The structure of this sector has changed substantially in the last decades, particularly following the privatization of the state-owned banks. The central bank, the State Bank of Pakistan (SBP), is fully authorized to regulate



and supervise banks. In the 1990s, the banking sector privatization project was initiated to help Pakistan achieve improved performance over a longer period of time through a competitive private banking system and an effective banking court system (Khalid, 2006). Before 1990, the banking system was dominated by five state-owned commercial banks. As a result of legal changes, the four largest Pakistani banks were privatized in two separate rounds. In the first round (1991-1993) the two largest banks were privatized, and in the second round the two other largest banks completed the privatization process in 2000 and 2005. Today the banks are extremely decentralized and there is a high level of competition. Aside from all the positive effects it also produced some negative effects, with employees/bankers in Pakistan suffering from stress as a consequence of work overload, role ambiguity, role conflict, responsibility for people, participation, lack of feedback, and the need to keep up with rapid and continual technological changes (Bashir & Ramay, 2010).

Interviews were conducted in two rather different Pakistani cities (Karachi and Sukkur), in order to obtain an understanding of work-family conflict from demographically and social-culturally distinct regions. Karachi is one of the world's largest cities, with an estimated population of 13 to 15 million inhabitants. It is the financial capital of Pakistan, as the center of trade and the banking industry. Sukkur, on the other hand, is a hub of many small-scale industries and agriculture with a population of about 650,000 inhabitants. This city is connected to many other smaller cities, towns and villages that are agrarian-based. People working in organizations in Sukkur, including the banking sector, often live in various other towns and villages.

### 2.2.2 Sample

This study sought to select a diverse set of respondents with respect to their position, marital status, gender, family system as well as their geographic area. Twenty bank employees including three executives, working in different departments like operations, human resource management and audit, participated in the study. Participants were selected from three privatized banks, Muslim commercial Bank (MCB), Allied Bank (ABL), United Bank (UBL) and two private banks (Soneri and Alfalah). Of the participants, 4 were female and 16 were male. Although the ratio men-women may seem skewed, it reflects the skewed proportions of men and women working in the banks in Pakistan. In South Asian countries (Pakistan and India), female occupational choices are limited to academia and the health sector due to social and cultural constraints. Therefore, whereas in the banking sector men represent 1.64% of the country population, the percentage for females is only 0.64%, and the majority of women prefer to work for a public sector bank (PBS labour force Pakistan Bureau of Statistics, 2008-2009). Of the 20 participants, 14 were in age group 25-35 years, 3 aged 36-40 and the remaining 3 were aged 41-60. Work experience ranged from 2 years to 35 years in the banking industry. Fourteen were employed in an operational department (they were responsible for daily operations, transactions, customer dealings), 5 were employed at an audit department, and one employee worked at the HR department. Participants were employed in different positions, with 3 in executive roles (Karachi head office) and 17 in various job positions related to remittance, cash, audit, grievance, foreign exchange, and supervision of daily operations. The participants came from different family systems, with 13 belonging to an extended family system and 7 to a nuclear family system. Of the participants, 11 were married (and also taking care of children) and 9 were unmarried all lived in extended family systems with parents and siblings, having family commitments like taking care of elders or youngsters).

### 2.2.3 *The interviews*

Semi-structured interviews were conducted to obtain rich and deep insight into work-family conflicts in Pakistan. This interviewing technique is used to gain broad and in-depth knowledge and helps to develop context-specific understanding of the meaning of concepts (Fontana & Frey, 2000). Open-ended questions were asked on three main themes. The first theme concerned the relationship between work and family demands and work-to-family conflict. It was furthermore explored whether the family system had an impact on the degree of work-family conflict in the employee's experience. The answers provided insight into work demands as well as family demands from both nuclear and extended families. The second theme focused on the influence of work-family conflict on job satisfaction and turnover intentions of bank employees. The last theme investigated the mutually perceived obligations with regard to work-family balance. What did employees expect from the banks to help them cope with work-family conflict, and how did organizational representatives perceive these obligations? The sample consisted of highly educated employees (ranging from Bachelors to PhDs), and therefore the interviews were held in English, as this is the instruction language in higher education in Pakistan (note that the interviewer is a native Pakistani). The face-to-face interviews were held at the office location of the interviewees. Probing techniques were used in the interviews, which is an advantageous opportunity within semi-structured interviews. By means of clarifying the questions, or just asking straight out for more information, the interviewer ensured that the answers met the required criteria and that a sufficient understanding of the interviewees' views on the various topics was achieved (Emans, 2004). Each interview took approximately 40-45 minutes, and was audio taped and transcribed afterwards.

## **2.3 Analysis and Results**

This aim of this explorative study was to descriptively explore the themes under investigation, rather than hypothesis testing. In four steps we analyzed the qualitative semi-structured interviews. First, the 20 audio-taped interviews were transcribed and these transcripts, together with the field notes and reflective comments, formed the raw data for further analysis. A content analysis was conducted using the computer program Atlas-TI (Thomas Muhr, Berlin, Germany 1994), an electronic analysis program that can be used for the coding process to achieve the systematic analysis of qualitative data and prevent information processing bias (Miles & Huberman, 1994). We applied two different phases of coding to categorize the data: open coding and coding by means of a list of themes. The data were categorized around the different constructs in the study. We formulated 66 different codes, for example: working hours, work overload, individualism, collectivism, job satisfaction, turnover intentions, psychological contract employee, psychological contract organizational representative, etc. All codes were assigned to two different groups to explore differences in the results of nuclear and extended families. Next, 17 different Atlas-TI category codes (family codes) were generated to capture the core themes of this study. For example, job satisfaction and turnover intentions were assigned to the family “employee attitude”; psychological contract employee and psychological contract organizational representative were assigned to the family “psychological contract”. The 66 codes assigned to 17 families form a visual network of relationships. Matrix visual displays were used to aid interpretation and develop theoretical models; such displays are easily created and modified using ATLAS-TI. Below we present the results of the interviews for each of the core themes of the study: work demands, family demands, work-family conflicts, work outcomes, and the psychological contract.

### 2.3.1 Work Demands

The findings suggest that work demands take the form of long working hours and work overload. Employees' working hours are not mentioned in their formal contract. Although official banking hours are from 9am to 5pm according to the state Bank of Pakistan (the central Bank), in practice these hours are not observed in the banking sector, as indicated by the majority of the respondents. One respondent stated:

*“Working hours are not mentioned in a formal contract but to achieve our work tasks, we have to stay after 5pm because our tasks are very tough. We usually stay until 7 or 8pm. We bankers say: “time to arrive is 9am, but there is no time to leave”.*

[Female, 29 years old, 3 years tenure]

Eighty percent of the respondents reported that they worked long hours. Actually, 9 to 5pm is the time for customers and bank operations, but employees have to do a lot of work after closing hours:

*“Until 5 pm is time for customers and we have to stay 3 to 4 hours longer after the customer time”.*

[Male, 30 years old, 7 years tenure]

The long working hours were not related to a specific bank and seem to be a problem for the whole banking industry. The main reason behind long working hours is work overload. Bank employees feel overloaded in terms of their number of job assignments and responsibilities. Almost all (90%) of the participants from Sukkur mentioned work overload:

*“I feel overloaded, but it is a major issue in the banking industry there is a shortage of staff”.*

[Male, 30 years old, 3 years tenure]

*“My employer demands that we should work more, and we have very tight schedules and assignments. I am heavily overloaded, and I am handling two different departments because of the shortage of staff”.*

[Female, 29 years old, 3 years tenure]

### **2.3.2 Family Demands**

Bank employees feel that they cannot live up to their family’s demands, because they spend so many hours at the bank. Furthermore, family demands are different for employees living in nuclear family systems, and they in particular experience difficulties in coping with family demands.

*“When a person works from 9am to 8pm, then what can you expect from that person with regard to completion of family demands. When we go home, we feel very tired. Sometimes my family is frustrated because of my working hours and they beg me to leave this job”.*

[Male, 35 years old, nuclear family system, married]

Family demands are different for those who live in an extended family system. A number of married participants, who live in extended families, made similar remarks as the one below:

*“We see our family only in morning times. We have family responsibilities, but we live in an extended family system and my father takes care of all family responsibilities”.*

[Male, 32 years, married, extended family]

### 2.3.3 Work-Family Conflict

The interviewee statements suggest that family demands depend on the nature of the family structure. All participants agreed that the current work-family demands change their perception of work-family conflict. Findings also suggest that work-to-family conflict is more prevalent, and that employees' work and family domains are interrelated. The examples below reflect the general opinion of 90% of the participants:

*"I have family responsibilities; my family suffers very much due to my working hours. I see my children only in the mornings, for me both work and life is integrated, my family does not disturb my work but my work disturbs my family a lot".*

[Male, 39 years old, married, nuclear family]

*"My job has an effect on my family and my family on my job, it is a two-way process. I also take some work to home and not able to complete my family responsibilities; my work and life are interrelated"*

[Male, 40 years old, married, nuclear family]

*"I only have time in late evening to see my family, but we live in a joint family system and my elder brothers take care of my family responsibilities".*

[Male, 30 years, married, extended family]

It seems that work-to-family conflict is more frequently observed for those who live in a nuclear family. Moreover, it can also be concluded that work-family domains are interrelated. The intertwining of work and family domains suggests a bi-directional nature of work-family conflict

in Pakistan. Moreover, the findings suggest that in Pakistan as a collectivist country, work is not seen as a means of enhancing oneself but as a means of supporting the family. Ninety percent of the participants tend to view time spent at work as a way of contributing to the family. For example:

*“My job is for my family. Whatever I am earning from here is going to be spent on my family, whatever time I am spending here is also for my family”.*

[Male, 58 years old, 23 years tenure]

It thus appears that people work to live and work for family prosperity. This might reduce conflict, as conflict only arises if there are conflicting demands from both domains (work and family). Therefore it makes sense to consider the bi-directional nature of work-family conflict. Moreover, it was found that work impacts more on family than the other way around. One respondent stated for example:

*“My job negatively affects my family, but my family does not affect the job because I am single and my parents are very supportive”.*

[Female, 32 unmarried]

Work-to-family conflict is more prevalent in our sample, as work demands (long working hours and work overload) are imposed by the employer in order to meet the challenges of the environment. Respondents are therefore unable to spend much time with their family. However, family-to-work conflict also has an effect on work.



Overall, the findings suggest that employees indeed perceive work-family conflict. The work-to-family conflict is much more prominent than family-to-work because of the absence of compensation for work demands.

It also appears that work demands (work overload and working hours) are different for employees in Karachi than in the smaller city of Sukkur. Employees in Karachi are less overloaded and leave work earlier than those working in Sukkur. Representative for the majority of the interviewees, one manager notes:

*“In interior areas people work for long hours and give less time to their family”.*

[Manager, Interior areas]

At the same time, managers in interior areas link the employee's late working hours with his/her commitment to the bank. As stated by a divisional head of the bank:

*“Actually bank official hours are 9am to 5pm, but when we visit the branches and see that someone works to until late hours then it means he is loyal/committed”.*

[Manager/divisional head, interior areas]

Another interviewee also noted that employees in interior areas are more overloaded, because of a shortage of staff and for several other reasons like: fewer opportunities (small market), fewer options for leaving, relocation problems (to geographically move to other places), which leaves them with very little control over their jobs. As one respondent noted:

*“I have some experience in big cities, but here in smaller cities we have more burden of work than in bigger cities like Karachi. The reason is that people are needy and they don’t have an option to leave the organization, and we have a very small labor market here. For them the maximum time limit is 9 to 6pm”.*

[Female, 7 years tenure, interior area]

However, similar findings emerge from the views of participants based in Karachi, as the majority of the interviewees from Karachi stated:

*“Employees do not leave at 5pm because until 5pm, it is a customer time. After this time employees perform closing activities, it takes about an hour, and normally we leave at 6:30pm”.*

[Male, Karachi]

Regarding work-to-family conflict, employees from the city (Karachi) mentioned the same kind of problems, for example:

*“In the banking sector it is difficult to maintain work-family balance; if someone manages then he or she is a very lucky person”.*

[Male, 38, years old, married, Karachi]

Findings therefore suggest that work demands are not similar for all employees, and comparatively less for those who work in the large city (Karachi). In contrast to interior employees, employees from Karachi know that their working time is usually until 6:30. However, the other main reason behind work-family conflict for the big city employees is the rapid breakup

of the joint/extended family system and the growth of the nuclear family system (compared to the smaller city).

#### 2.3.4 Work outcomes

Regarding the second theme, the influence of work-family conflict on work outcomes (job satisfaction and turnover intentions), we found that work-family conflict negatively influences job satisfaction and increases the turnover intentions of employees. The majority of the participants [12 out of 20] were not satisfied with their jobs. As one participant noted:

*“I am not satisfied with my job; I don’t like the banking job. I want to join another sector like education”.*

[Female 29 years, 8 months tenure, nuclear family]

Another participant argued that:

*“This job is not suitable for me; I am always suggesting to my friends that if you want to cut your social life then you should join the banking industry”.*

[Male, 32 years old, 4 years tenure, nuclear family]

It was noted that reasons for satisfaction were a high-ranking job position along with an extended family structure. As employees with a higher job position stated:

*“I am very satisfied with banking job, that’s why I am here, a bank job give us a new challenges. This variety of work is a attraction my job”.*

[Male, 32 years old, 7 years tenure, branch manager, extended family]

*“I am fully satisfied with the banking job“.*

[Male, 32 years old, 4 years tenure, married, audit officer, extended family]

Most of the participants [13 out of 20] identify turnover intentions, because of work-to-family conflicts, for example:

*“I am disturbed in family life because of the bank job. I am looking for new job, not in the banking industry“.*

[Male, 30 years old, 5 years tenure, married, nuclear family]

*“I am looking to leave the banking job. Obviously I am thinking about leaving the banking organization and want to join another sector like education”.*

[Female, 28 years old, 4 years tenure, extended family]

The other seven participants were planning to stay in the banking industry, mainly because of their age (older employees), and long tenure (more than 20 years banking experience). As noted by a participant:

*“I am not satisfied with the banking job, but I don’t have any option to leave the organization”.*

[50 years old, 30 years tenure]

### 2.3.5 Work-Family Conflict and the Psychological Contract

This paragraph addresses the question, “Can psychological contract management contribute to managing work-family conflict in the banking industry in Pakistan?” To answer this question, we first explored the content of the psychological contract with respect to work-life balance in order to understand the perception of bank employees about work-family balance practices. Our findings suggest that employees perceive a reduction in working hours and workload, followed by rewards of both monetary and non-monetary nature (recognition), a high salary, promotion, an open communication between management and staff, as serving to balance their work-family life and reducing work-family conflict and negative outcomes. Virtually all participants argued in line with the following statements:

*“I expect my employer to reduce working hours and my workload, but my employer does not fulfill my expectations regarding this issue”.*

[Male, 4 years tenure]

*“There should be some policies regarding work-life balance, reducing working hours and workload reduction, open communication and feedback on performance, because we are giving more and we are getting less”.*

[Male, 5 years tenure]

With regard to other expectations, 80% of the participants expected promotions, salaries and recognition. They stated for example:

*“We have expectations about promotions, rewards, high salary, and recognition”.*

[Female, 3 years tenure]

On the other hand, managers' perceptions about practices of work-life balance are quite different.

As noted by one chief executive of an operational department:

*"We have a performance-based rewards system; we generally discuss the goal at the start of the fiscal year and then assign goals to the colleagues. It might be that some employees are not reaching a satisfactory level, and then maybe they are not getting the reward. Maybe they are not taking risks. When you take higher risks, you get higher rewards/compensation".*

[Senior vice president operations department, 25 years tenure]

In summary, the findings show a discrepancy in the perception of obligations about work-life balance. Employers focus more on the objective employment relationship, attaching more value to only financial rewards (performance-based rewards). By contrast, as employer obligations to reduce the work-family conflict, employees set greater store by a reduction in working hours and workload, in monetary and non-monetary rewards (such as recognition), a higher salary and/or promotions, and an open communication between management and employees.

## **2.4 Discussion**

### **2.4.1 Work-Family Conflicts and Outcomes**

This study contributes to filling a gap in the work-family literature by exploring work-family conflict in a South Asian context (the banking sector of Pakistan). It furthermore examined how a psychological contract perspective might contribute to managing this issue. The discussion of the findings is organized around the similarities and differences of the current study compared to western literature.

The findings of this study indicate that Pakistani bank employees work for longer hours, as their working hours are not mentioned in the formal contract and are extended beyond the working hours considered as official banking hours. The reason given for the long working hours is “work overload”. Bank employees are overloaded in terms of their job assignments and responsibility for performing more than one task. Literature suggests that working hours are positively related to work-family conflicts (Bruck, et al., 2002). A heavy workload has a direct influence on work-family conflict (Boyar, et al., 2008). Furthermore, our participants tend to view time spent at work as one way of contributing to the family. This is consistent with the literature on differences between individualistic and collectivist countries with respect to their goals regarding work and family demands. In collectivist societies, people focus on family welfare (Triandis, 1995). Collectivists thus work to live, and regard family prosperity as a prerequisite for fulfillment in life and personal happiness (Lu, Gilmour, Kao, & Huang, 2006).

In addition to current work demands, employees were not comfortable with their current family demands because of the working hours spent in the bank. Family demands on employees moreover depend on the structure of the families. These results suggest that the advent of the nuclear family system is generating greater demands from the family domain.

In summary, the findings suggest that current work demands in the form of long working hours and work overload do not directly lead to work-to-family conflict. Conflicts arise when demands emerge from both work and family domains. This is probably associated with the cultural context: Pakistan is a collectivist country where people work to support the family and seek family prosperity. The burden from the work demands is in it not a major issue, but conflict arises when pressure comes from both domains. This is more frequently the case in the nuclear family system, so that conflicts are more likely to occur in nuclear families.

The above findings are consistent with the literature in that work-family conflict is the result of simultaneous pressures from the work and family domain, whereby work demands can interfere with the family domain(WIF/work-to-family conflict, and family demands can interfere with the work domain FIW /family-to-work conflict;(Gutek, et al., 1991). Similarly, role overload from the work domain can cause family-to-work conflict and vice versa (Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011).

In addition, we found that work demands vary between employees who work in interior/small cities and a large city. Work demands (long working hours and work overload) are higher for those who work in the small city, and less for those who work in the large city (Karachi).

The variation in work demands from one area to other is for the following reasons: employees in interior/smaller cities lack alternative job opportunities due to the very small labor market, and cannot easily move (geographically). It seems that people of interior/small cities have less control over their job as compared to people who work in Karachi. This is probably because of the management style; managers in small cities seem to be more traditional, as they link an employee's long working hours with his/her commitment to the organization. Nevertheless, both groups perceive work-to-family conflict, although participants in the large city work fewer hours compared to the other group. Since the nuclear family system is advancing more rapidly in urban areas like Karachi, this will change the family demands.

We found in our sample that work-to-family conflict was more influential than vice versa. It seems that employees have very little control over their work role. Moreover, organizational policies regarding working hours and workload create a demand for long working hours and work overload, imposed by the employer as a way to meet the challenges of the external environment. This is consistent with the results of earlier studies (Bolger, DeLongis, Kessler, &



Schilling, 1989). Contrary to the work domain, in the family domain people have more control over family demands. Employees can compensate in the family role through physical and moral support by other family members (parents and spouse). Our study confirms the view of (Hill et al., 2004), who state that a spouse or intimate partner may fulfill an expansionist role that helps reduce family-to-work-conflict. Being a spouse or partner may be a valued role that provides women with a net gain in psychological energy that helps to overcome the added responsibilities that the role entails.

The findings are moreover consistent with previous literature in that work-to-family conflict is related to lower job satisfaction (Bedeian, Burke, & Moffett, 1988; Beham & Drobic, 2010; Bruck, et al., 2002), and stronger turnover intentions (Greenhaus, Parasuraman, & Collins, 2001). In fact, the most frequently cited reasons for turnover intentions were related to work-to-family conflict.

We did not observe a connection between job satisfaction and marital status. This finding is consistent with the findings of (Noraini, 2003). Another finding in this study is a clear link between job position and job satisfaction, with the employees who were most satisfied holding high job positions. This finding may well explain why (Spector, et al., 2007) found a weaker relationship between work-family conflict and work outcomes (job satisfaction and turnover intentions) for collectivist societies: their study was limited to managers (high-ranking employees).

We found that turnover intentions were most common among younger employees having 1 to 4 years job tenure. This is consistent with previous findings that turnover intentions are higher during initial stages of employment (Saks & Ashforth, 2000). Younger employees have shorter organizational tenure, experience more work-related stress and report greater work-to-family conflict, which increases their turnover intentions (Grandey & Cropanzano, 1999). In this

way, turnover intentions can increase the costs for the Bank in both tangible and intangible ways. Tangible costs are, for example, recruitment costs and costs incurred in initial training; other intangible costs are, for example, incurred by the negative image transfer by the turnover of current employees to other potential employees. Turnover intentions diminish with increasing age and job tenure, because of the fewer opportunities in other sectors on the labor market for older employees with longer tenure.

With respect to work-family conflict and work outcomes, the current study does not support the notion that employees in collectivist countries remain loyal to the employer even if the employer's demands and practices produce work-family conflict, and thus will not have negative feelings about the job as source of their work-family conflict (Spector, et al., 2007). This might be due to the fact that previous studies largely ignored the region of South Asia.

#### **2.4.2 *Work-Family Conflict and the Psychological Contract***

We conclude that employees perceive a reduction in working hours and workload, followed by rewards (both monetary and non-monetary in the form of recognition, high salary, promotion, and open communication between employees and management as serving to balance their work-family life and reducing work-family conflict and negative outcomes. This perception regarding work-family balance is different from the western context, which includes consideration of personal circumstances, opportunities to schedule holidays, working at home, adjustment of working hours to fit the personal life (Freese, 2007), and flexible working hours (Rousseau, 1995). This difference might be attributable to cultural factors. These findings are consistent with the findings by (Spector, et al., 2007) cross-cultural study on work-family conflict, in which they concluded that western arrangements (including flexible working hours and childcare) are not universally applicable to culturally different regions. Consistent with the study by Guest (1998),

long working hours and workload generate work-family conflict if employees need to work for longer hours than expected. They may for that reason experience a work-life imbalance and feel that their psychological contract is violated.

In our opinion, the fulfillment of employee expectations in terms of a reduction in working hours is the most preferable way to reduce the conflict in Pakistan, as employees in a collectivist society require more time in the family domain to perform multiple social roles like parent, child, spouse, neighbor, hostess in social events, and so on. For each role society requires perfection (Aycan, 2008). For example, it is morally preferable that women prepare food for family members/guests at home and look after their children at home, even in cases where the woman is a high-status career woman.

Our findings furthermore reveal a discrepancy in the perception of work-life balance practices. Work-life balance policies were perceived and applied by the employer/banks in the form of rest and recreation leaves and grants to employees to take care of their personal affairs. The State Bank of Pakistan's annual report ( 2007-2008 ) mentioned that management should implement initiatives like day care centers for employees' children, employee vitality sports activities, healthcare and gymnasium facilities. This does not accord with what employees see as ways of reducing work-family conflict.

Based on our findings we conclude that employers perceive their obligations differently than employees. Employers look more at the objective employment relationship by implementing a different set of practices based on financial rewards (performance-based rewards). Management in the banking sector of Pakistan is still based on a traditional understanding of the employment relationship, whereas employees, and specifically younger employees, have perceptions based more on a new type of employment relationship.

Since management's perception of the work-life balance practices differs from that of the employees, they must jointly create new employment relationships that fulfill both parties' needs. To satisfy both parties' expectations regarding this relationship, there needs to be a shared understanding of what the changes in priorities imply, and how the changes implemented in the modern-day workplace. If managers do not acknowledge the expectations of modern employees, they are unlikely to succeed in providing a satisfying employment relationship (Baker, 2009).

### ***2.4.3 Scholarly and Practical Implications***

This study has value at both scholarly and practical levels. At the scholarly level, the current study fills a gap in literature in several ways. First, most work-family conflict research has been conducted in a western cultural setting. This study was conducted in a non-western cultural setting, and therefore contributes to cross-cultural knowledge. Second, the study applies the psychological contract perspective on the work-family research area. The psychological contract provides a broader framework to assess the impact of different work-life balance practices. At the practical level, the study suggests that work-family conflict is a major HRM issue to be considered by banks in Pakistan in the context of social changes such as the nucleation of families. The conflict impacts the employee's job satisfaction and increases turnover intentions in the early stages of their career, and at the same time causes substantial tangible and intangible costs to the organization. Therefore, to reduce work-family conflict we suggest that management take more account of what their employee's value, and of how they evaluate each practice geared towards work-life balance. In other words, they should focus more deliberately on a new type of employment relationship, which may help reduce the work-family conflict through an open communication between management and employees. The psychological contract provides a useful framework to help establish an open process of communication and negotiation about the

employment deal (Herriot & Pemberton, 1996). This process could contribute considerably to reducing the incongruence between employee and management perceptions about work-life balance practices. At present, management designs and implements work-life balance policies based on their own understanding of employer's obligations. However, these are inconsistent with what employees perceive as possible ways to reduce work-family conflict. Management should seek to develop appropriate policies to manage the work-family-conflict, if they are to retain younger employees and keep them satisfied at the initial stages of their employment.

#### ***2.4.4 Limitations & Future Research***

One of the major limitations of the current research pertains to the possibility of generalizing the interview findings to other settings. However, the aim of the interviews was not to obtain generalizable data but to gain a thorough understanding of the work-family conflict and of work-life balance (content of the psychological contract) in the banking sector of Pakistan. In the future, large-scale empirical studies could be conducted to generalize the results. Moreover, the current study is based on an interpretation of themes; future research may validate the findings using large-scale survey questionnaires.

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## **Chapter 3**

# **What determines the balance in work and family obligations? A study in the banking sector in Pakistan**

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Based on: Syed, Freese, and Schalk (Submitted). What determines the balance in work and family obligations? A study in the banking sector of Pakistan

## **Abstract**

This study aims to understand the effects of work and family overload on work interference with family (WIF) and their influence on psychological contract breach of work-family balance obligations. First, the study examines the effect of work overload and family overload on WIF. Second, the study examines the influence of WIF on psychological contract breach of work-family balance obligations. A survey was carried out to collect data from 359 employees working in the banking sector of Pakistan. Structural equation modeling was used to test the hypotheses designed for this study. Support was found for the positive link between work and family overload and WIF and the direct influence of WIF on psychological contract breach of work-family balance obligations. The present study contributes to the work-family literature by selecting a culturally-specific context (the banking sector of Pakistan). The study also contributes to psychological contract theory by shedding light on those contents of psychological contract breach that are specifically related to work-family balance.

**Keywords:** work overload, family overload, psychological contract breach, banking sector of Pakistan.

### **3.1 Introduction**

In today's industrialized societies, most activities center around two important spheres, work and family. Work and family were generally considered as separate domains of life in research carried out in the 1960s and 1970s. In that period, neither employees nor employer viewed family and work responsibilities as intertwined. In the 1980s, a narrowly focused research area emerged that did consider work-family issues, but focusing on the female perspective. The substantive importance of work-family issues was recognized in the early 90s, associated with the technological revolution that allowed individuals to work anytime, anywhere (Brady, 2002). Work and family were no longer considered as independent domains, but as interfering with each other (Frone, Russell, & Cooper, 1992).

Work-family conflict (WFC) has been defined as a conflict that occurs between work role and family roles, resulting from demands associated with each role and reducing performance in both roles. Work-family conflict is depicted as a two-dimensional construct, consisting of work-to-family conflict (WIF) and family-to-work conflict (FIW) (Frone, et al., 1992; Frone, Yardley, & Markel, 1997). Research into work-family issues has been receiving more attention from researchers and practitioners in the last two decades (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005). A recent meta-analysis (Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011) shows that more than half of this research was conducted in the past six years.

Research pertaining to work-family conflict is mainly limited to North America and Western industrialized nations (Westman, 2002). Eighty percent of the studies were carried out in the United States. Research in developing countries is a neglected area, in spite of the worldwide social, economic and demographic changes that are changing traditional models for coordination of work and family.

Currently, booming economic societies like India and Pakistan, which were previously based on a male breadwinner and female homemaker model, are in a state of transition. India and Pakistan (which together make up the Indian-subcontinent before independence in 1947) are going through economic and socio-demographic transitions. These changes are associated with a growing number of dual earner families, with more women entering the workforce (Parveen, Thomas, & Singh, 2011) and a breakdown of the predominant traditional extended family system, in favor of a nuclear family system (Bharat, 2003; Rajadhyaksha, & Bhatnagar, 2000). However, despite the rapid increase in the number of employed women, there is a lack of empirical studies on WFC conducted in developing countries (Spector et al., 2007). The current study was conducted in Pakistan to help fill this gap.

Moreover, research on work-family conflict is related to identifying the antecedents (Aryee, Fields, & Luk, 1999; Carlson, & Kacmar, 2000; Michel, et al., 2011). It is unfortunate that role overload has largely been neglected in the literature of work and family. Only a handful of researchers have explored the relationship between role overload and work-family conflict (Frone, et al., 1997; Michel, et al., 2011), and just a few of these have specifically focused on work overload and work-to-family conflict (Aryee, et al., 1999; Frone, et al., 1997; Fu & Shaffer, 2001). The relationship between family overload and work-to family conflict is scarcely found in the literature, although a recent meta-analysis has identified a relationship between family overload and work-to -family conflict (Michel, et al., 2011).

Allen, Herst, Bruck, and Sutton (2000) have demonstrated that the work-family interface relates to a variety of variables, with implications for individuals, families, and organizations. In the past two decades, several scholars have studied the relationship with work-family related outcomes and the development of work-life balance HR practices that aim to support work-life balance (Allen, 2001; Konrad & Mangel, 2000; Schutte & Eaton, 2004). However, how these

practices are perceived by employees is largely neglected in the literature (De vos, 2009). Work-life balance HR practices can better be accessed through employee perceptions of these practices than through policies which may/may not be implemented (Huselid & Becker, 2000). Understanding the employee's perception of these practices is possible through the framework of the psychological contract. The psychological contract is the individual understanding of mutual obligations between employer and employee. Psychological contracts consist of individuals' beliefs regarding the terms and conditions of the exchange agreement between employees and their organizations (Rousseau, 1996). Little research so far has focused on the linkage between work life balance HR practices and the psychological contract (Scholarios & Marks, 2004).

This study focuses on the relationship between work and family overload and work-to-family conflict (WIF), and the effect on breach of work-family balance obligations (WFBO) in the psychological contract. Psychological contract breach occurs when employees perceive that their employers fail to fulfill at least one (implied) obligation or promise (Morrison & Robinson, 1997). Accordingly, the purpose of this study is to examine the relationship between work overload, family overload and work-to-family conflict. We will additionally examine the connection between work-to-family conflict and psychological contract breach.



## 3.2 Theoretical Framework

### 3.2.1 *The Relationship Between Work and Family Overload and WIF*

Overload was originally conceptualized as a subcategory of the broader construct of role strain, which refers to any difficulty that one experiences in fulfilling role obligations (Goode, 1960; Komarovsky, 1976). The other component of role strain, role conflict, has received more attention in literature. It was observed by Coverman (1989) that "role conflict and role overload tend to be used interchangeably in the literature, when, in fact, they are related, but distinct concepts" (Coverman, 1989, p. 986). Role conflict is a type of conflict that emerges when multiple roles put conflicting demands on an individual, such that they are unable to adequately fulfill one or both of the roles. Role overload, on the other hand, occurs when the conflicting demands of various roles are so great that they inhibit the individual's ability to fulfill the roles adequately. Thus, role overload is a type of role conflict that is specifically related to the total time and energy needed to fulfill role demands and may occur even when the role demands are compatible, simply because the individual does not have sufficient time and energy to fulfill them all. The difference between the two constructs has to do with time pressure: a person may experience conflicting demands of multiple roles (role conflict) but unless time pressure is an issue, he or she will not necessarily experience role overload (Coverman, 1989). Overload can occur in work and family domains, termed work overload and family overload respectively. Work and family overload can lead to work-family conflict: A form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect (Greenhaus & Beutell, 1985).

Recent research has conceptualized work-family conflict as a multidimensional construct with two separate aspects: work-to-family conflict and family-to-work conflict (Gutek, Searle, & Klepa, 1991; Kelloway, Gottlieb, & Barham, 1999).

Previous research mainly focused on domain-specific antecedents of role overload. Work overload was related to work-to-family conflict, and family overload to family-to-work conflict (Frone, et al., 1997). Most scholars explored the relationship between work overload work-to-family-conflict or work-interference with family (Aryee, et al., 1999; Fu & Shaffer, 2001; Leung & Chang, 2002), although some researchers applied a broader perspective, for instance by linking work demands (including workload) to family interference with work FIW (Voydanoff, 2005). The assumed relationship was based on the reasoning that strain-based demands including workload might influence WIF through psychological spillover. This means that the effects of work demands are transmitted to the family through mechanisms such as energy depletion, negative emotions, or stress (Edwards & Rothbard, 2000; Piotrkowski, 1979). Boyar, Maertz Jr, Pearson, and Keough (2003), found a direct relationship between work demands and family-to-work conflict.

However, based on the spillover mechanism, one could also argue that work overload can create stress and fatigue, hindering participation in family life. This would make it more difficult to fulfill family obligations, which increases the chances of or intensifies WIF. People have limited amounts of psychological and physiological resources and they make tradeoffs to accommodate these limitations (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985; Merton, 1957). Thus, demands arising from one role make it difficult to meet the expectations of another role (Edwards & Rothbard, 2000; Frone, et al., 1992; Greenhaus & Beutell, 1985). Support for this relationship was found in a recent meta-analysis by (Michel, et al., 2011), who found the cross-domain relationship of role overload and WFC. Based on the spillover approach we propose that:

*Hypothesis: 1 A Work overload is positively related to work-to-family conflict*

*Hypothesis: 1 B: Family overload is positively related to work-to-family conflict.*

### **3.2.2 The Relationship Between WIF and Psychological Contract Breach**

The psychological contract refers to individually held beliefs about the terms of the exchange between employee and employer (Rousseau, 1989; Rousseau & Parks, 1993). Employee perceptions of mutual obligations of what he/she owes and is owed in return by the organization has been termed the 'psychological contract' (Rousseau, 1990). There are several ways to describe the content of the psychological contract. According to Freese (2007), employee obligations consist of what employees feel obliged to offer to the organization, and may have both in-role and extra-role dimensions. Employer obligations refer to the expectations that employees have about what the employer is obliged to offer them, consisting of: job content, career development, social atmosphere, organizational policies, rewards, and work-life balance (Freese, 2007). Work-life balance practices may be perceived as organizational obligations by employees.

Several scholars have conceptualized work-family balance as an organizational obligation. Herriot (1992) has mentioned that employees may negotiate new psychological contracts that include work-family benefits. Work-life balance practices can be considered as organizational promises, which an organization can provide to their employees (Houston, 2005). Today's employees are in fact more likely to join an organization if it takes account of their non-work obligations (Cappelli, 1999). The provision of family-friendly benefits or informal organizational family support can be highly individualized. Even within organizations providing the same benefits, employees may feel treated differently (Hanif & Kamal, 2009). Employees systematically evaluate how the employer meets the organizational obligations in their psychological contract, and the employees' judgment about the degree to which the obligations are fulfilled is the result of these evaluations (Ashforth, Kreiner, & Fugate, 2000).

Although there is no standard definition of what constitutes work life balance practices, work-family conflict is reduced when the organization not only takes care of formal work-family benefits, but also provides informal organizational support by the supervisor and offers job characteristics such as job autonomy (Lyness & Kropf, 2005). HR practices related to work-life balance may however vary from one society to the other. For example, western policies for flexible working hours may not exist in culturally different areas (Spector, et al., 2007). In our view, work-family balance obligations for employees include specific as well as more general obligations. Specific obligations are, for example, related to support for family issues and working times. More general obligations relating to autonomy and rewards also influence work family balance, though in a more indirect way. The obligations that are included in this study are the following.

#### ***3.2.2.1 Obligations related to fairness/unfairness of supervisor and rewards.***

If the employees perceive that the organization treats them fairly, respects their efforts, and rewards them properly, they will feel obligated to reciprocate by working hard and not harming the organization (Gouldner & Alvin, 1960). Guest (1996) suggests that the strength of the psychological contract depends on how fair the individual believes the organization is in fulfilling its perceived obligations above and beyond the formal employment contract. This will have spillover effects for work-home balance. If the supervisor is fair, then the negative spillover is lower, and vice versa. Moreover, intrinsic and extrinsic rewards can affect the occurrence of work-family conflict. When work and family demands are in conflict, obtaining rewards in one domain does not require getting rewards in the other (Zedeck, 1992). This is so since rewards bring positive moods (e.g., satisfaction, joy, and pride), whereas an absence of rewards produces negative moods (e.g., dissatisfaction, sadness, and disappointment).

#### **3.2.2.2 *Support from supervisors for family issues.***

The family-supportive supervisor is one who is sympathetic to the employees' desire to achieve balance between work and family and who engages in efforts to help the employees accommodate his or her work and family responsibilities (Allen, 2001). Thus, employees who perceive the organization and their supervisor as family supportive should feel more comfortable utilizing available benefits. In this way it helps to reduce the work-family conflict if the employee perceives the supervisor's support for non-work issues (Allen, 2001).

#### **3.2.2.3 *Working hours.***

Employees expect reduced working hours to be balanced. If this obligation is breached, then work-family conflict may be exacerbated (Guest, 1998).

#### **3.2.2.4 *Communication between management and employees.***

Literature on the psychological contract suggests that communication between employer and employees plays a critical role in evaluating the psychological contract (Guest & Conway, 2002; Morrison & Robinson, 1997). An important aspect here is communication on personal issues, including work-life balance, which will result in a more effective psychological contract (Aggarwal & Bhargava, 2009).

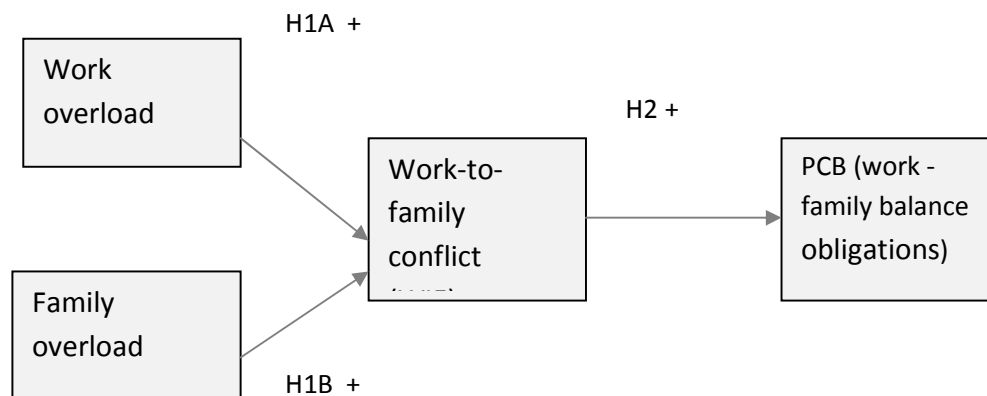
#### **3.2.2.5 *Autonomy.***

Greater work autonomy and involvement in decision making may give the worker both skills and a greater sense of control and effectiveness, which carries over to their ability to manage their family responsibilities. Increased employee autonomy can thus play an important role in the ability of the employee to balance work and family (Behson, 2002). Several scholars have argued that job autonomy is highly related to an employee's ability to manage the work-

family interface (Grzywacz & Marks, 2000; Powell, Francesco, & Ling, 2009; Young, Michel, K, & Baltes, 2004).

In sum, Employees evaluate the balance between what they expect and what they actually receive from organizations. The employees' perception of the extent to which the employer failed to fulfill any/all the obligations of the employer is termed psychological contract breach (Morrison & Robinson, 1997). Psychological Contract Breach (PCB) is a core concept in psychological contract theory. Previous research has established that inadequate HR practices are an antecedent of PCB. Despite this, past research on psychological contracts has focused on certain core areas of the exchange relationship, and has neglected a diverse range of other possible aspects of HR practices such as those aimed at balancing work and life (Conway, 2005). Based on the above we propose that:

*Hypothesis 2: work-to-family conflict leads to a breach of work-family balance obligations in the psychological contract.*



**Figure 3.1 Conceptual model**

### **3.3 Method**

#### ***3.3.1 Context of the Study***

This study was carried out in the banking industry in Pakistan. The Pakistani culture originates from India. People from Pakistan either came originally from India, or have been living under Indian influence for many generations and adopted similar customs, traditions, and fundamental societal norms and values, like the role women play in society (Khilji, 2003). Current demographic and economic changes are having a major impact on the whole society (Hussain, Malik, & Hayat, 2009). These changes mainly pertain to female participation in civic society and the workforce. According to (World Bank, 2012) Pakistani female participation in the workforce has increased from 13% in 1990 to 22% in 2010. On the other hand, male participation rate in the workforce is 83%. The changes also appear in the form of a breakdown of extended families, and the growth of nuclear families. Although this nuclear family system resembles the predominant western family lifestyle, the traditional values and obligations of the extended families still apply to Pakistani nuclear families. Furthermore, traditional gender role stereotypes and multiple social roles remain equally important. These expectations include a commitment to family responsibilities and the care for parents, elders, siblings, children and family-in-law, at every stage of life, before and after marriage.

Pakistani society is based on three distinct fundamental principles that sometimes conflict: first the cultural heritage, second the religion, and third, the influence of western society (Khilji, 2003). Thus, while being part of a nuclear family system (the western influence), people remain committed to multiple social roles and religious obligations, and must manage traditional gender role stereotypes (cultural heritage). Juggling all these forces, striving to find a balance, is difficult in Pakistani society. At the same time, institutions are being privatized. To cope with economic globalization, the government of Pakistan started a privatization program. The era of the 90s is

considered as an apex of privatization and restructuring. Several institutes of Pakistan were privatized, including the banking sector. This has changed the dynamics of work and family. Official banking hours as announced by the state bank of Pakistan (the central bank of Pakistan) are from 9am to 5pm. However, as working hours are not mentioned in their formal employment contract, employees generally work beyond these opening hours, and are heavily overloaded in terms of multiple job assignments and responsibilities (Syed, Freese, & Schalk, forthcoming). At the same time, the changes in family structure are increasing family demands, which creates family overload.

### ***3.3.2 Sample and Procedure***

**Sample.** In this study 359 respondents participated. They work at three different privatized commercial banks in Pakistan. The majority of the respondents belonged to an operational department, and all were involved in day to day bank transactions. Since it was expected that younger employees would be most affected by the changes, the sample mainly consisted of younger employees, between 23-40 years. Average age was 29.5 years. A questionnaire was distributed among a random sample of employees in the three banks who voluntarily participated in this study. Participants belonged to different family systems, both the extended and the newly emerging nuclear family system. A large part of the sample consisted of male participants: 314. There were 45 women, which is in line with the male/female division in the workforce. Of the 359 employees, 174 were married and majority of them having children, 185 were single. The nuclear family system was indicated by 169 employees and 190 employees belonged to an extended family system.

**Procedure.** Data were collected using an anonymous questionnaire. Before actual data collection took place, a focus group study was conducted with 10 respondents. Based on their feedback, the questionnaire was fine-tuned by rephrasing statements. The questionnaire was



personally distributed to all the respondents with a joint cover letter, explaining the purpose of the study. The respondents were assured of the confidentiality of the responses. As the questionnaire was distributed personally, we waited for every respondent to finish the questionnaire. In total 400 questionnaires were distributed, of which 359 were completely filled out.

### 3.3.3 Measures

**Work overload.** Work overload was measured using a scale from the Questionnaire on the Experience and Evaluation of Work QEEW (Van Veldhoven & Meijman, 1994). Pace and amount of work were measured by six items. An example question is: “Do you have too much work to do?”. Based on the focus group study, this item was rephrased as “I have to perform too much work”. All items were answered on a five-point Likert scale, ranging from (1=never; 5=always). Cronbach’s alpha is 68.4.

**Family overload.** Family overload was measured by Reilly’s scale of role overload modified by (Thiagarajan, Chakrabarty, & Taylor, 2006), which consists of six items. *Each* of the six items was answered on a 5-point Likert scale. Based on our focus group study and the requirement to only measure family overload, we rephrased some original questions in the following way: Original 1: “*I need more hours in the day to do all the things that are expected of me*”; Item used in our study: “*I need more time to complete my expected family responsibilities*”. Original 2: “*There are times when I cannot meet everyone’s expectations*”; Item used in our study: “*Sometimes I cannot meet the expectations of my family*”. Cronbach’s alpha is 77.2.

**Work-to family conflict (WIF).** Work-to family conflict (WIF) was measured using a scale by (Carlson & Kacmar 2000). The six items were used to measure the two types of conflict, time-based and strain-based conflict. Each item used a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Cronbach’s alpha is 80.9. An example question for time-

based conflict is: “The time I must devote to my job keeps me from participating equally in household responsibilities and activities”. An example question for strain-based conflict is: “*When I get home from work I am often too frazzled to participate in family activities/responsibilities*”.

***Psychological contract breach.*** Psychological contract breach was measured using a selection of items from the Tilburg Psychological Contract Questionnaire (TPCQ) (Freese, 2007). The items used include: Reduction in Working hours/ Standardized working hours; Support from colleagues for family issues; Support from supervisor for family issues; Fair supervisor; Autonomy in my job; Open communication between employees and manager. Psychological contract breach was measured by asking the respondent: “To what extent did your Bank fulfill the following obligations in order to achieve balance in your WORK and FAMILY life?”. Breach is calculated through reversed coding. These PCB items were measured on a 5-point Likert scale (1= not at all, 5=to a very great extent). Cronbach’s alpha is 89.5.

***Control variables.*** Demographic characteristics, sex (0 = male, 1= female), marital status (0=married, 1= not married) and age were used as control variables in line with suggestions from the literature (Allen et al., 2000; Byron, 2005; Duxbury, Higgins & Lee, 1994).

### 3.4 Data Analysis and Results

Initial data screening based on, detection of multivariate outliers, missing value, normality, linearity, descriptive statistics, and correlations analyses were carried out by using the SPSS 18.0. Table 3.1 and 3.2 summarize the means, standard deviations and correlations among the study variables.

**Table 3.1**

#### *Descriptive Statistics*

Variable	Mean	Std. Deviation	N
Work-interference with family	3.85	.734	359
Psychological contract breach	3.76	.790	359
Work overload	3.33	.897	359
Family overload	3.77	.689	359
Gender	1.13	.331	359

**Table 3.2**

#### *Correlations N=359*

Measures	1	2	3	4	5
Work-interference with family	1				
Psychological contract breach	,129*	1			
Work overload	,492**	,226**	1		
Family overload	,582**	,120*	,482**	1	
Gender	-,045	-,148**	-,152**	-,075	1

Note \*. Correlation is significant at the 0.05 level (2-tailed). \*\*. Correlation is significant at the 0.01 level (2-tailed).

### 3.4.1 Confirmatory Factor Analysis (CFA) Testing Through Measurement Model in Structural Equation Modeling (SEM)

Confirmatory Factor Analysis and testing of the hypotheses were performed by means of Structural Equation Modeling techniques in AMOS 18. Before testing the hypotheses in the structural regression (SR) model, confirmatory factor analyses were conducted on all constructs, including work overload, family overload and psychological contract breach, using structural equation modeling (SEM). Four fit indices were selected i.e Normed Chi-Square (CMIN/df), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), and Root Mean Square Error of Approximation (RMSEA). We follow most commonly accepted cutoff values ( $CMIN/df < 3$ ,  $CFI > .90$ ,  $TLI > .90$ ,  $RMSEA < .08$ ) suggested by (Hair, Black, Babin, & Anderson, 2010).

**Table 3.3**

<i>CFA: default and optimal model</i>				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default four-factor model (6 items of work overload, 6 items of family overload, 6 of work to family conflict, and 11 of PCB)	3.427	.799	.781	.082
Model 2: Optimum four-factor model (4 items of work overload, 5 items of family overload, 5 of work to family conflict, and 8 of PCB)	1.80	.951	.942	.047

The results are summarized in Table 3.3. The first (default) model 1 that included all items had a poor fit to the data. We therefore modified the model based on the factor loadings, error covariance, and modifications indices. A few items were removed because they showed either low factor loadings (i.e.,  $< .50$ ) or showed high error covariance. For instance: our construct

of work overload was based on 6 items as mentioned above, but item 1 and 2 were removed as they showed poor covariance (Refer appendix -C). The adjusted Model 2 showed a good fit with the data. The chi-square test of difference confirmed that Model 2 is significantly better than Model 1. Hence, we retained model 2 for the further analysis of our data, i.e., hypothesis testing through a Structural Regression (SR) Model.

#### ***Hypothesis Testing Through Structural Regression (SR) Model***

We used SEM to test our hypotheses. We opted for SEM on account of the technique's ability to address the presence of measurement errors within the standardized statistical model. Hypotheses tested as follows. First we tested the goodness of fit indices for our hypothesized research model 1, i.e., we placed Work overload and Family overload as predictors of WFC and subsequently WFC as predictor of PCB along with three demographic variables i.e, age, gender and marital status. The fit indices showed good fit to the data, see Model 1. Moreover, Model 2, which contained only significant relationships (non-significant demographic variables (age and marital status) were removed from the analysis, that showed further improvement in the fit indices; accordingly, we retained Model 2. Table 3.4 demonstrated the results of Model 1 and Model 2.

**Table 3.4**

<i>SR: default and optimal model</i>				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default hypothesized model with three control variables	2.057	.91	.91	.054
Model 2: SR optimal model with all significant paths, i.e., after removal of non-significant control variables.	1.76	.95	.94	.046

All three hypotheses of this study are supported by the results. H1a, which stated that *work overload is positively related to work- to- family conflict* was supported (unstandardized  $\beta$  value = .16,  $S.E = .07$ ,  $p < .05$ ). Second hypothesis, H1b, which stated that *Family overload is positively to work-to family conflict* was also strongly supported (unstandardized  $\beta = .70$ ,  $S.E = .12$ ,  $p < .001$ ). Finally, our last hypothesis stating that *Work-to-family conflict leads to psychological contract breach of work-family balance obligations* was also supported (unstandardized  $\beta = .24$ ,  $S.E = .10$ ,  $p < .05$ ). With regard to the control variables, we found no significant effects of any of the control variables for work-family conflict. However, for PCB, sex was the only control variable that showed a significant relationship with PCB (unstandardized  $\beta = -.45$ ,  $S.E = .15$ ,  $p < .01$ ), indicating that male employees experienced more PCB than female employees.

In sum, there was a significant relationship between work overload and WIF ( $r = .49$   $p < .01$ ), family overload and WIF ( $r = .58$   $p < .01$ ), WIF and PCB ( $r = .12$   $p < .05$ ).

### **3.5 Discussion**

This study examined the relationship between work and family overload and work-family-conflict interference with family (WIF), and the effect on psychological contract breach of work-family balance obligations. With respect to hypothesis 1a, consistent with previous studies in western contexts we found positive links between work overload and work-to-family conflict (Aryee, et al., 1999; Frone, et al., 1997; Fu & Shaffer, 2001) in Pakistan. Employees' negative experiences at work (i.e., heavy workload) negatively impacted employees' home lives (Ilies et al., 2007). However, we did not find cross-domain effects of work overload on conflict as (Aryee, et al., 1999; Frone, et al., 1997). This shows that WIF is more influential than FIW in a country like Pakistan (see also, Syed, et al., forthcoming). This suggests that WIF especially arises when demands emerge from work and family domains, because of the collectivist nature of the country where people work to support the family and seek family prosperity. The employees in our sample are expected to have strong family support systems. Therefore, they can easily deal with the family-work interaction because of the support system. For example, they can hire help to assist with the family chores, and have support that allows them to not let their family problems interfere with work (Hill, Yang, Hawkins, & Ferris, 2004). Although the nuclear family system is rapidly growing in Pakistan, traditional values and obligations of the extended families still apply to Pakistani nuclear families (Syed, et al., forthcoming).

With respect to hypothesis 1b, consistent with (Michel, et al., 2011) we found a positive relationship between family overload and work-to-family conflict. When employees feel overloaded with family demands, these cause WIF because of the spillover mechanism. People have limited amounts of psychological and physiological resources, and they make tradeoffs to accommodate these fixed resources (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985;

Merton, 1957). Therefore, demands rising from one role make it difficult to meet the expectations of another role (Edwards & Rothbard, 2000; Frone, et al., 1992; Greenhaus & Beutell, 1985).

With regard to hypothesis 2, the relationship between WIF and psychological contract breach, we found a positive association between WIF and psychological contract breach of work-family balance obligations. Our results support that work-life balance issues are considered as organizational obligations (Freese, 2007; Herriot, Manning, & Kidd, 1997; Houston, 2005). This is in line with the results of a qualitative study by Syed et al. (forthcoming), who found evidence that employees (in the banking sector of Pakistan) perceive a reduction in working hour rewards (monetary and non-monetary in the form of recognition) and open communication between employees and management as organizational obligations.

Social exchange theory predicts that when employees perceive that the organization treats them fairly, respects their efforts and rewards them properly, they will feel obligated to reciprocate by working hard and avoiding harming the organization (Gouldner & Alvin, 1960). Conversely, if employees perceive psychological contract breach with regard to working hours and workload, then work/non work conflict may be exacerbated (Guest, 1998).

This could be even more relevant in Pakistani collectivist society where the fulfillment of employee expectations in terms of a reduction in working hours is the most preferred way to reduce conflict. In Pakistan, employees require more time in the family domain to perform multiple social roles like parent, child, spouse, neighbor, host or hostess at social events, and so on, especially as each societal role requires perfection (Aycan, 2008). Support from the supervisor therefore includes support for family issues. Indeed, employees expect that people in authority, and especially their immediate supervisors, will develop not just a work relationship but also family ties with them. This is similar to Allen (2001), suggests that supervisory support for family issues is thus an important means of reducing work family conflict



With respect to breach of the psychological contract, the effects in Pakistan are in line with other studies. However, work-life balance obligations are likely to be perceived differently because of the cultural context. In western countries, the emphasis is more on consideration of personal circumstances, opportunities to schedule holidays, working at home, adjustment of working hours to fit one's private life (Freese, 2007), and flexible working hours (Rousseau, 1995). However, for instance, flexible working hours and childcare are not universally applicable to culturally different regions (Spector, et al., 2007). Moreover, for PCB, sex was the only control variable which showed significant negative association with PCB, indicating that male employees experience more PCB than female employees. This is somewhat consistent with findings in the literature that women have a different notion of the contract than men, and therefore their expectations of a psychological contract are significantly different to those of men (Herriot & Pemberton, 1997). Furthermore marital status has no effect on female perception of WIF. This might be because married females mostly belonged to an extended family system. Their extended support system might reduce the perception of WIF.

In sum, the current study contributes to the field of work-family-conflict and psychological contract breach by studying the Pakistani situation, as most of the research pertaining to work-family conflict is limited to North America and European industrialized nations (Westman, 2002).

### ***3.5.1 Scholarly Contributions***

This study contributes to the work-family conflict field in several ways. First, it examines the antecedents of work overload and family overload, which were largely missing in previous studies of work-family. Given this neglect - with some exceptions (Frone, et al., 1997; Michel, et al., 2011) - little was known on role overload. Second, exploring the antecedents outside the

European context is a contribution to the field of work and family. Third, this study examined the cross domain effect of family overload into WIF. Fourth, we studied psychological contract breach (which indirectly relates to WFBO). Literature related to work-family conflict has identified a variety of outcomes with implications for families and individuals. However, work family conflict relatedness to mutual obligations was scarce in the literature. In line with previous studies (Morrison & Robinson, 1997; Rigotti, 2009), we showed that psychological contract breach is not necessarily a discrete event, but that employees may arrive at a verdict of breach as a result of continuous minor events, which separately would not trigger breach perceptions. In other words, the accumulation of minor events may lead to a perception of breach.

### ***3.5.2 Managerial Implications***

Since work overload and family overload are important predictors of WIF, employers can reduce WIF by ensuring that the number of tasks given to employees is reasonable. This could also be a way to reduce the negative psychological spillover effect of work overload into the family domain, which enhances the perception of family overload and hence of WIF. This might be a way for employees to manage their family overload, as employees, being a part of collective system, have more control in their family life as compared to working life.

In addition, breach of work-family balance obligations has to be prevented, as breach will result in undesirable employee outcomes such as negative employee emotions, attitudes and behaviors, and responses including increased turnover (Maertz & Griffeth, 2004), reduced organizational citizenship behaviors and in-role behaviors (Hui, Lee, & Rousseau, 2004), and increased deviant behaviors (Kickul, Lester, & Finkl, 2002). Therefore, managers could consider offering specific deals with respect to work-family benefits. Employers should take into

consideration that some obligations, such as obligations related to working hours, might provide means of reducing work-family conflict and to maintaining a healthy employment relationship.

### ***3.5.3 Limitations and Directions for Future Research***

The current study focused on understanding the antecedents of WIF and its subsequent impact on the employment relationship. We only considered role overload as an antecedent, which limits the scope of understanding. Work-family conflict could also be understood by considering other relevant antecedents such as role involvement, social support, or personality factors. Although for our purposes the behavior-based conflict scale by Greenhaus and Beutell (1985) did not have to be included, future studies might use the trichotomization of W-F-C.

Other scales like work overload by Van Veldhoven & Meijman (1994), has actually very good reliability of .874, but in the context of Pakistan it was reduced to .684. This shows that future studies might need to develop a separate scale to measure overload in South-Asian contexts.

While we highlighted several work-family balance obligations, there is still more to be explored, for example supervisory support for family issues and fairness in dealing with work-family conflict. In addition, future studies could use a more diverse sample by considering other sectors, which will improve the generalizability of results.

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# **Chapter4**

## **The Influence of work interference with family on turnover intentions in Pakistani banks: The role of psychological contract breach**

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Based on: Syed, Freese and Schalk (Submitted).The Influence of work-interference with family on turnover intentions in Pakistani banks: The role of psychological contract breach

## **Abstract**

**Purpose-** The purpose of this study was to investigate the relationship between work-family interference (WIF) and organizational and occupational turnover intentions, mediated by psychological contract breach (PCB), with regard to work-family balance obligations.

**Design/methodology/approach** –A survey study was carried out by collecting data from employees working in the banking sector of Pakistan (n=359).

**Findings** – WIF is positively linked to organizational and occupational turnover intentions. Results of mediation analyses showed a significant indirect effect of WIF, via PCB, on occupational turnover intentions but not on organizational turnover intentions. Thus, the mediation was partially confirmed

**Implications** – To enhance work-family balance, it is of utmost importance to implement HR practices that facilitate the combination of work and family obligations. Management should adapt the terms of the psychological contract in order to better manage work-family conflicts and prevent any breach of the psychological contract, which changes over time due to changes in employment needs. Managing work-family conflict is a very inexpensive way to retain employees in the banking industry.

**Originality/value** – The study provides insight into the mechanisms through which WIF affects employee turnover intentions. In addition, this study contributes to psychological contract theory by shedding light on the specific content of work-family balance obligations. This study significantly contributes to the literature by taking into account the specific context of the banking sector of Pakistan.

**Keywords:** Psychological contract breach; occupational turnover intentions; bank; Pakistan; WIF.

## **4.1 Introduction**

In today's world, employees have the burden of work activities as well as obligations outside work regarding family matters. Researchers and practitioners have become increasingly aware of the importance of taking into account both work and family domains and of understanding the interaction between them. In general, studies on the work-family interface can be categorized into two groups: studies focusing on antecedents of work-family interactions, and studies focusing on outcomes of work-family interactions.

The majority of research in the work-family domain has focused on work interference with family (WIF), because WIF has important consequences for employee attitudes towards their organization as well as for the family life of employees. Research on the influence of WIF on work-related outcomes dominates the scientific literature (Aryee, Luk, Leung, & Lo, 1999). In the past decades, literature focused on the effects of work-family conflict on work-related outcomes, such as job satisfaction and turnover intentions (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005). Overall, research results suggest that, among the work-related outcomes, turnover intentions have the strongest relationship with WIF (Voydanoff, 2005). However, compared to numerous studies examining the effects of WIF on job satisfaction (Voydanoff, 2005b), studies on the direct relationship between WIF and turnover intentions are underrepresented (Itrat, Taqu, Qazi, & Qidwai, 2007; Voydanoff, 2005a, 2005b).

The work-family interface relates to a variety of variables with implications for individuals, families, and organizations (Allen, Herst, Bruck, & Sutton, 2000). Little is known, however, on how to remedy WIF or to reduce the negative impact of WIF on work-related outcomes. Research needs to take a step forward to understand the mechanisms through which WIF influences employee attitudes such as turnover intention. In this regard, the concept of

psychological contract breach seems a useful framework through which employees' turnover intentions caused by WIF may be better understood.

The psychological contract is the individual's belief regarding the terms and conditions of a reciprocal agreement between the employees and employer (Rousseau, 1989). The psychological contract provides the framework within which behaviors and employee attitudes such as turnover intentions can be researched and interpreted. Psychological contract breach occurs when employees perceive that their employers have failed to fulfill at least one of their implied obligations or promises (Morisson & Robinson, 1997). While there is some evidence on the link between work-life interference and the psychological contract, studies have thus far failed to provide clear clues about this link (Bruck, Allen, & Spector, 2002). However, an explicit link between work-family interface and psychological contract breach is dearth in the literature.

This study looks into the effects of work-family interface (WIF) on turnover intentions and examines the mediating effect of psychological contract breach, specifically of work-family balance obligations. We use the abbreviation PCB-WFBO as shorthand for 'psychological contract breach of work-family balance obligations'. This study has the following objectives. The first objective is to examine the direct link between WIF and turnover intentions (including organizational turnover intentions and occupational turnover intentions). The second objective is to examine the direct link between PCB-WFBO and turnover intentions. Finally, the third objective is to examine the mediating role of PCB-WFBO in the relationship between WIF and turnover intentions.

For this study, work-family balance obligations include the following: fairness/unfairness of supervisor and rewards; support from supervisors for family issues; working hours; communication between management and employees' autonomy. These obligations are more

individualized in nature, and are influenced by the work-life benefits provided by the organization (Hanif & Kamal, 2009).

This study contributes to the work-family literature by providing insight into the mechanism through which WIF affects employee turnover intentions. In addition, this study contributes to psychological contract theory by shedding light on the specific content of work-family balance obligations. A last but not insignificant contribution concerns the context of the study, namely the banking sector of Pakistan. Research pertaining to work-family conflict is mainly limited to North America and Western industrialized nations (Westman, 2002). Eighty percent of studies have been carried out in the United States. Research in developing countries is a neglected area, in spite of the worldwide social, economic and demographic changes that are altering traditional models for the coordination of work and family.

## **4.2 Theoretical Framework**

### ***4.2.1 WIF and Turnover Intentions***

Several studies have found a relationship between WIF and turnover intentions. Indeed, among all work-related outcomes, turnover intentions have the highest positive relationship with WIF (Voydanoff, 2005a). The positive relationship between WIF and turnover intentions have been confirmed in diverse samples, for instance in the USA (Frone, Russell, & Cooper, 1992) and in studies on multi-country samples (Shore & Coyle Shapiro, 2003). However, there is scarcely any information about this relationship in the context of South Asian countries such as India, Sri Lanka, and Pakistan. A positive relationship between WIF and turnover intentions implies that, when employees perceive WIF, their desire to find another job and thus leave the organization increases. Turnover intentions are more frequently observed during initial stages of employment

(Arlie, 2001). Workers who are younger and/or have shorter organizational tenures report greater WIF, and this increases turnover intentions (Grandey & Cropanzano, 1999). Overall, previous research has shown that being dissatisfied with work and family life leads to thoughts of quitting (Greenhaus, Parasuraman, & Collins, 2001). This turnover intention can be organizational or occupational, depending on the employee's decision to either leave the organization (current bank) voluntarily, or to leave the occupation altogether (the banking profession). Based on this we propose that:

*Hypothesis 1: Employees with high WIF will have high organizational and occupational turnover intentions.*

#### **4.2.2 WIF and Psychological Contract Breach of Work-Family Balance Obligations (PCB-WFBO)**

##### **4.2.2.1 Psychological contract breach (PCB).**

PCB refers to the employee's perception of the extent to which the employer has failed to fulfill any or all of the obligations owed to the employee (Morrison & Robinson, 1997; Kickul, Lester & Finkl, 2002). More specifically, PCB is the "cognition that one's organization has failed to meet one or more obligations within one's psychological contract in a manner commensurate with one's contributions" (Morrison & Robinson, 1997, p.230). Based on their experience, employees constantly evaluate what they really receive from organizations. PCB is based on employees' subjective judgment; it is their perception of the discrepancy between promised and delivered inducements, rather than the actual discrepancy in implicit or explicit promises.

However, the nature of the PC is subjective, and given this subjective nature the employee and the employer may hold different views on what was agreed. Misunderstandings can consequently arise, as the two sides of the psychological contract develop at a different pace



(Conway, 2005). The psychological contract, being implicit and unwritten, can moreover change over time due to changes in individual and organizational expectations. Scholars have focused on the content of specific contents/promise-based obligations, such as high pay, bonuses, training, career development opportunities, job security, better working conditions, respect, and recognition. Researchers generally agree that the contract content transforms along with organizational changes (Anderson & Schalk, 1998).

#### **4.2.2.2 PCB-WFBO.**

More research is needed on the contents of the psychological contract in the current situation of socio-economic change, especially with respect to work-life balance issues. Researchers have expanded the contents of the psychological contract by introducing work-life balance as part of the psychological contract (Herriot, Manning, & Kidd, 1997; Houston, 2005). Employer's non-work obligations are related to work-life balance, and they can take the form of work-life balance HR practices, family-friendly policies, and work-family benefits. Most of these obligations are highly individualized in nature. For instance, even if organizations provided standard work-life benefits, employees perceived them differently and they incurred different obligations to the organization (Hanif & Kamal, 2009). There is no standard definition of what constitutes work-life balance practices, work-family benefits, and organizational promises for work-life balance. However, PCB-WFBO may occur if the organization breaks what employees perceive as an obligation to them concerning work-family benefits.

Furthermore, HR practices related to work-life balance are highly culture-specific and vary from one society to another. In other words, there is no specific criterion for what to include in the contents of PCB-WFBO. PCB-WFBO is a culture-based phenomenon, and culture may affect the perception of psychological contract breach, the determination of who is to blame for

the breach, and the response to the breach. In this study we use the following contents for work-family balance obligations in the psychological contract of employees in the banking sector of Pakistan: (1) Support from supervisors for family issues (2) Working hours (3) Fairness/unfairness of supervisor and rewards (4) Communication between management and employees on work-family- balance issues and (5) Autonomy.

***Support from supervisors for family issues.*** The family-supportive supervisor is one who is sympathetic to the desire of employees to strike a balance between work and family and who engages in efforts to help the employees accommodate their work and family responsibilities. Supervisory support is important, as the supervisor acts as the agent that carries out organizational benefits and policies, and enables employees to take advantage of the various work-family benefits provided by the organization. Therefore, supervisors' support for family issues is part of WFBO.

***Working hours.*** With respect to the balance of work and family life, employees have their perceptions as regards reasonable working hours, as part of the psychological contract. When a psychological contract breach with regard to working hours occurs, any work/non-work conflict may be exacerbated (Guest, 1998). Therefore, reasonable working hours are part of employee WFBO. This might be even more relevant in the Pakistani collectivist society, where the fulfillment of employee expectations in terms of a reduction in working hours is the most preferable way to reduce the WIF, as employees in a collectivist society require a lot of time in the family domain to perform multiple social roles like parent, child, spouse, neighbor, hostess at social events, and so on. And for each role, society presumes perfection (Aycan, 2008).

***Fairness/unfairness of supervisor and rewards.*** If employees evaluate that the organization/supervisor treats them fairly, respects their efforts, and rewards them properly, they will feel obligated to reciprocate by working hard and avoiding doing harm to the organization

(Gouldner & Alvin, 1960). Supervisory fairness is included in WFBO, because this may have a spillover effect in such a way that any unfairness by the supervisor may discourage employees from using the benefits provided by the organization. For example, the official working hours stipulated by the State Bank of Pakistan are from 9am to 5pm. However, branch managers or supervisors may act unfairly by not allowing an employee to leave at 5pm. On the other hand, for fear of lower rewards or lower performance appraisals, employees might not want to take advantage of the official working hours as stipulated by the state bank of Pakistan. In this way, the fairness or unfairness of the supervisor is related to lower work-family balance.

Rewards can also affect work-family balance. For example, if work and family demands conflict, obtaining rewards in one domain (work) might facilitate getting (hiring) domestic help in the other domain. In addition, a positive spillover effect might occur. Rewards are therefore also part of WFBO.

***Communication between management and employees.*** Literature suggests that communication between employer and employees plays a critical role in the psychological contract (Guest & Conway 2002; Morrison ,& Robinson, 1997 ).With regard to communication on work-family issues or personal issues, Aggarwal and Bhargava (2009) suggest that communication on personal issues, including work-life balance, will lead to a more effective psychological contract. This indicates that communication plays an important role in the perception of psychological contract breach. Therefore, this is part of WFBO as well.

***Autonomy.*** Providing greater work autonomy and decision making may give the worker both skills and a greater sense of control and effectiveness that carry over to his or her ability to manage family responsibilities, and to balance work and family obligations (Behson, 2002). Several scholars have shown that job autonomy is highly related to an employee's ability to

manage the work-family interface (Grzywacz & Marks, 2000; Powell, Francesco, & Ling, 2009; Young, Michel, K & Baltes, 2004). For that reason, this is also considered part of WFBO.

#### **4.2.2.3 Relationship between WIF and PCB –WFBO.**

Previous research has established that there are many antecedents of PCB. However, past research on psychological contracts has largely neglected aspects related to balancing work and life (Conway, 2005).

Theoretically, the relationship between WIF and PCB-WFBO can be based on social exchange theory. PCB-WFBO may occur when the organization breaks what employees perceive as an obligation to them regarding work-family issues and benefits.

For example, as said before, the official working hours of banks in Pakistan are 9am to 5pm. If bank managers discourage employees from making use of this benefit provided by the organization, it will lead to feelings of WIF which in turn will result in PCB-WFBO, as: “Unmet terms are perceived as contract breach when they indicate an imbalance in the exchange relationship that is sufficiently unfavorable to exceed the perceptual threshold” (Thomas, Au, & Ravlin, 2003, p. 460). In this example, when employees are subject to more WIF they are expected to cross the perception threshold, leading to a higher degree of PCB-WFBO.

*Hypothesis 2: WIF leads to psychological contract breach of work-family balance obligations (PCB-WFBO)*

#### **4.2.3 PCB-WFBO and Turnover Intentions (Direct Relationship)**

If employees feel that their employer has failed to fulfill at least one obligation or promise implied by the employer, this amounts to psychological contract breach. Past research on the

psychological contract has mainly focused on two areas, namely the content and the influence of psychological contract breach on employee's attitude and behavior (Conway, 2005). Individual behavior and attitudes are influenced significantly by the individual's perception of how well the other party's obligations have been fulfilled. Conway and Briner's (2005) review, based on 15 cross-sectional studies, shows that the average correlation between contract breach and turnover intentions is .33. This indicates that psychological contract breach is a relatively strong predictor of attitudes. In another meta-analysis on psychological contract breach and eight work-related outcomes, based on 51 studies conducted by Zhao, Wayne, Glibkowski and Bravo (2007) they examined the influence of PCB on employee attitudes and behaviors including turnover intentions, and concluded that perceived breach is positively related to turnover intentions.

Psychological contract breach may also have an effect on occupational turnover intentions. None of the studies mentioned above explicitly focused on occupation turnover intentions.

Chang, Chi and Miao (2007) suggest, a reciprocal causal relationship between organizational and occupational turnover intention, by arguing that employees may experience both organizational and occupational turnover intentions, at the same time. This reciprocal relationship is raised by the job context and situational factor simultaneously. For example, the greater employees' disillusionment with their job, the more likely that they will leave their current occupation and organization simultaneously. They further argue that critical incidents (e.g. heavy work burden, poor working conditions or benefits, a lack of supervisory support) may destroy employees' future job expectations, making them more inclined to leave that organization and occupation immediately. Therefore, managers should take into account both the organizational and occupational turnover intentions, at the same time.

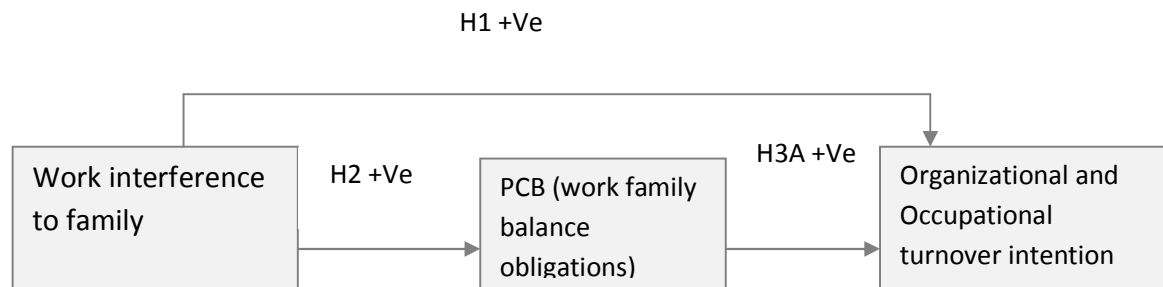
Based on the above arguments it seems plausible that PCB, related to employee work-family balance obligations, will cause disillusionment which in turn may lead to occupational and organizational turnover intentions. Therefore we propose that:

*Hypothesis 3a: PCB-WFBO is positively related to organizational and occupational turnover intentions.*

#### **4.2.4 PCB-WFBO as a Mediator between WIF and Turnover Intentions**

The psychological contract can function as a mediator in the relationship between work-related perceptions of employees and employee outcomes in terms of their attitudes and behaviors. Several studies, for example, used the psychological contract framework to connect perceptions of work to outcomes (Freese & Schalk, 1996; Guest, 1998; Rousseau, 1990; Saks & Ashforth, 2000). More specifically, Morrison and Robinson (1997) provide a framework within which behaviors and employee attitudes such as turnover intentions can be studied and interpreted using the psychological contract as a mediating concept. In line with this framework, it can be expected that the relationship between WIF and organizational and occupational turnover intentions is mediated by the psychological contract. This means that a greater amount of WIF is expected to result in a higher degree of PCB-WFBO, which will lead to an increase in organizational and occupational turnover intentions. Therefore we hypothesize:

*Hypothesis 3b: PCB-WFBO will mediate the relationship between WIF and organizational turnover intentions and occupational turnover intentions.*



**Figure 4.1 Conceptual model**

## 4.3 Method

### 4.3.1 Context of Study

The current study focuses on the banking sector in Pakistan. South Asian countries, and specifically India and Pakistan, originated from the same cultural background, having similar customs and traditions as its foundation of society, including the role expected of women. These countries strictly followed the male (breadwinner) and female (homemaker) model in the work-family domain. Today most countries, including Pakistan and India, are going through a period of socio-economic transformation. These changes are having a major impact on the whole society. This takes the form of e.g. an increase in the proportion of women in the workforce, an increase of dual earner households, an increase in single parent households, a decline in the number of households based on the traditional extended family system, and increasing demands in both work and family domains.

There is also a shift from the system of extended families to the nuclear family. Traditional Pakistani family structure is based on extended families, which usually consist of a group of three or more generations with a complex set of mutual obligations and pooled income and expenditures. Joint family systems remain prevalent in Pakistan, but mass urbanization has recently brought about a shift to more ‘modern’ nuclear families. In city settings, nuclear families

are increasingly able to keep control over their income, life style, and childrearing activities. Pakistan's nuclear family system resembles the predominant western family lifestyle. The traditional values and obligations of the extended families and traditional gender role stereotypes and multiple social roles remain equally important, however Khokher and Beauregard (2012) A study based on Pakistani immigrants in the UK provides some clues on how cultural and religious elements influence the experience of work-family interference. Pakistani participants, in contrast to western participants in the study, had additional elements of cultural/religious responsibilities that heightened the tension and family commitments.

At present there is furthermore a strong privatization process of former state institutions in Pakistan. For instance, the structure of the banking sector has changed substantially in the last decades, particularly following the privatization of the state-owned banks. The central bank, the State Bank of Pakistan (SBP), is fully authorized to regulate and supervise banks. In the 1990s, the banking sector privatization project was initiated to help Pakistan achieve improved performance over a longer period of time through a competitive private banking system and an effective banking court system (Khalid, 2006).

In the banking sector of Pakistan there is moreover a strong discrepancy in the perception of work-family balance issues. Work-family balance policies/family-friendly policies were perceived and applied by the banks in the form of rest and recreation leaves and grants to employees to take care of their personal affairs. The State Bank of Pakistan's annual report (2007-2008) reported that management should implement initiatives like day care centers for employees' children, employee vitality sports activities, healthcare and gymnasium facilities. This does not accord with what employees see as ways of reducing work-family conflict, which would include a reduction in work overload and working hours (Syed et al., forthcoming).



#### 4.3.2 *Sample and Procedure*

**Sampling.** The sample for this study consisted of 359 respondents, working at three different privatized commercial banks in Pakistan. The majority of the respondents work in an operational department, dealing with day to day bank transactions. Based on a previous qualitative study that showed that work-family issues predominantly affect younger employees, the sampling focused on younger employees (23-40 years). The average age of the respondent was 29.5 years. A questionnaire was distributed, and participation was on a voluntary basis. Participants belonged to different family systems, extended as well as newly emerging nuclear family systems. The sample included more male than female participants, in line with the male/female division of the workforce as a whole. There were 314 male and 45 female respondents. Of the 359 respondents, 174 were married and 185 were single (with family responsibilities). Of the respondents, 169 belonged to a nuclear family system and 190 were living in an extended family.

**Procedure.** Data was collected using an anonymous questionnaire. Before actual data collection, a small focus group study was conducted with ten respondents, to ensure that the questionnaire was clear and used proper wording. The questionnaire was personally distributed to all the respondents by the first author of this article with a joint cover letter that explained the purpose of the study. The respondents were ensured of the confidentiality of the responses. In total 400 questionnaires were distributed, of which 359 were completely filled out and returned, representing a response rate of almost 90 percent.

### 4.3.3 Measures

**Work-to-family conflict.** Work-to family conflict was assessed using Carlson and Kacmar's (2000), 6 items that measure for the two dimensions of conflict (time-based and strain-based conflict). Time-based conflict occurs when multiple roles interfere due to a person's limited time, and strain-based conflict occurs when person cannot fulfill the tasks due to strain, fatigue or anxiety. Each item used a 5-point response scale ranging from 1 (strongly disagree) to 5 (strongly agree). In the current study, the Cronbach's alpha reliability coefficient was .81. An example question for time-based conflict is "The time I must devote to my job keeps me from participating equally in household responsibilities and activities".

***Psychological contract breach of work-family balance obligations (PCB-WFBO).***

Psychological contract breach of work-family balance obligations was measured using items of the Tilburg Psychological Contract Questionnaire (TPCQ) (Freese, 2007). Psychological contract breach was measured by asking about the fulfillment of the psychological contract of different items related to work-life balance. The question was asked: — to what extent did your bank fulfill the following obligations in order to achieve a balance in your WORK and FAMILY life?

The item used include: Reduction in working hours/standardized working hours; Support from colleagues for family issues; Support from supervisor for family issues; Fair supervisor; Autonomy in my job; Open communication between employees and manager. Finally, breach was calculated through reverse coding. These items were measured using a 5-point Likert scale (1= not at all, 5=to a very great extent). Cronbach's alpha is .90.

***Organizational and occupational turnover intention.*** Turnover intentions were categorized into organizational turnover intentions and occupational turnover intentions. Organizational turnover intentions were measured by the four-item scale provided by Kelloway, Gottlieb and Barham

(1999). An example item is “I am thinking about leaving this bank”. The reliability of the scale is .88. Occupational turnover intentions were measured using a 3-item scale designed by Meyer, Allen and Smith (1993). An example item is “I frequently think about leaving the banking profession”. The reliability of the scale is .90. This scale focuses on intentions to leave the banking profession.

**Control variables.** The demographic characteristics of sex (0 = male, 1= female), marital status (0=married, 1= not married) and age were entered as control variables, as differences on the basis of these variables are frequently observed in the literature (Allen et al., 2000).

#### 4.4 Data Analysis and Results

Initial data screening was performed to detect outliers and missing values. Normality, linearity, and multicollinearity were examined by screening descriptive statistics and correlations. Tables 4.1 and 4.2 summarize the means, standard deviations and correlations among the study variables.

**Table 4.1**

<i>Descriptive Statistics</i>			
<b>Variable</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>N</b>
Work Interference with Family	3.86	.73	359
Psychological Contract Breach	3.77	.79	359
Organizational Turnover Intention	3.34	1.01	359
Occupational Turnover Intention	3.02	.703	359
Gender	1.13	.331	359

**Table 4.2**

<i>Correlations N=359</i>					
Measures	1	2	3	4	5
Work-interference with family	1				
Psychological contract breach	.129*	1			
Organizational turnover intentions	.311**	.096	1		
Occupational turnover intentions	-.112*	-.004	-.264**	1	
Gender	-.045	-.148**	-.026**	-.020	1

Note \*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).

The correlation between occupational and organizational turnover intentions is rather high, as could be expected. The other correlations are lower, most of them significant. The means of the scales are somewhat higher than the midpoint of the scale, with WIF having the higher mean, and the turnover intentions the lowest. The standard deviations of the turnover intentions are rather high, indicating that the degree of variance on these scales is relatively high.

#### ***4.4.1 Confirmatory Factor Analysis (CFA) Testing Through Measurement Model in Structural Equation Modeling (SEM)***

Confirmatory Factor Analysis and testing of the hypotheses were performed by means of Structural Equation Modeling techniques in AMOS 18. Before testing the hypotheses in the Structural Regression (SR) model, confirmatory factor analyses were conducted on all constructs, including work-to-family conflict), psychological contract breach, organizational turnover intentions and occupational turnover intentions. Four fit indices were selected, namely the Normed Chi-Square ( $CMIN/df$ ), the Comparative Fit Index (CFI), the Tucker-Lewis Index (TLI), and the Root Mean Square Error of Approximation (RMSEA). We follow the most commonly accepted cutoff values ( $CMIN/df < 3$ ,  $CFI > .90$ ,  $TLI > .90$ ,  $RMSEA < .08$ ) as suggested by (Hair, Black, Babin & Anderson, 2010).

The results are summarized in Table 4.3. The first (default) Model 1 that included all items had a poor fit to the data. Therefore, modifications were made. Some indicators were removed because they showed either low factor loadings (i.e.,  $< .50$ ) or showed high error covariances. For instance: our construct of WIF was initially based on six items. Item 2 was removed because of poor covariance. Similarly items 1, 2, and 8 were removed from the PCB scale (refer appendix –c for deleted items). The adjusted Model 2 showed a good fit with the data. The chi-square test of difference confirmed that Model 2 is significantly better than Model 1. Hence, we retained Model 2 for the further analysis of our data, i.e., for hypothesis testing through a Structural Regression (SR) Model.

**Table 4.3**

<i><b>CFA: default and optimal model</b></i>				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default five-factor model (6 items of work-to-family conflict, and 11 of PCB, 4 of TRNI_ORG, & 3 of TRNI_OCC)	3.467	.874	.859	.083
Model 2: Optimum five-factor model (5 items of work-to-family conflict, 8 of PCB, 4 of TRNI_ORG, & 3 of TRNI_OCC)	1.76	.968	.962	.046

#### ***4.4.2 Hypothesis Testing Through Structural Regression (SR) Model***

We used SEM to test our hypotheses. We opted for SEM because of the technique's ability to address the presence of measurement errors within the standardized statistical model. We uses SEM not only for CFA but also for multiple regression analysis. Hypotheses were tested in the following way: First, we tested the goodness of fit indices for our hypothesized full research model, that is, we placed work-to-family conflict (WIF) as independent variable, PCB as mediator, and both organizational and occupational turnover intentions (Org\_TRNI and OCC\_TRNI) as dependent variables. Moreover, three demographic variables (age, sex and marital status) were included in the model to control for their effects on the dependent variables. The fit indices showed poor fit to the data, as most of the demographic variables showed non-significant effects on the dependent variables. Therefore, we excluded all non-significant associations and retested the SR model. Model 2 showed an acceptable fit to the data. Therefore, we retained Model 2. Table 4.4 shows the results of Model 1 and Model 2. The optimum (finally selected) SR model is shown in Figure 4.4.

**Table 4. 4**

<b><i>SR: default and optimal model</i></b>				
Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default hypothesized model with three control variables	3.23	.88	.86	.079
Model 2: SR model with all significant paths, i.e., after removal of non-significant control variables	2.76	.91	.90	.06

The results of the optimum model are included in Figure 4.2. Hypothesis 1, which stated that employees with high WIF will have high organizational and occupational turnover intentions, was supported by the results. WIF showed very strong positive effects on both Org-TRNI (unstandardized  $\beta = .74$ ,  $S.E = .13$ ,  $p < .001$ ), and OCC-TRNI (unstandardized  $\beta = .69$ ,  $S.E = .14$ ,  $p < .001$ ).

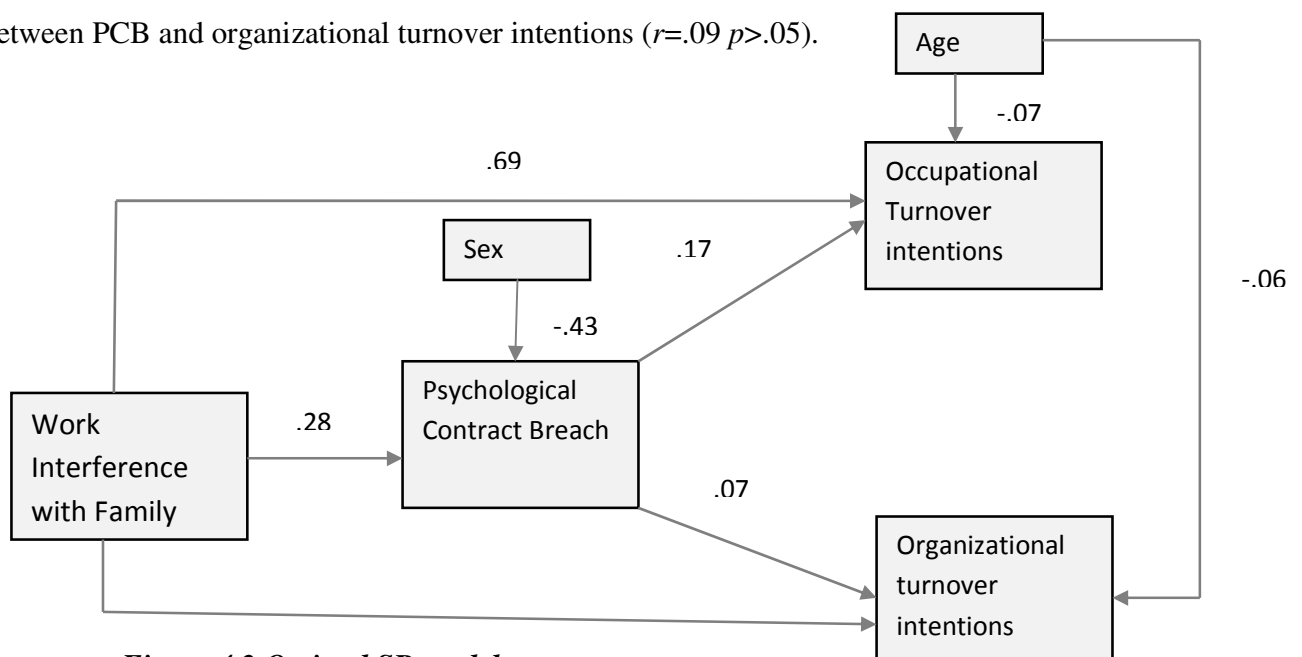
The second hypothesis, which stated that WIF leads to PCB-WFBO, was also supported by the results. WIF had a significant positive effect on PCB (unstandardized  $\beta = .28$ ,  $S.E = .11$ ,  $p < .05$ )

The third hypothesis, H3a, which stated that PCB-WFBO was positively related to organizational and occupational turnover intentions, was partially supported by the results. More specifically, PCB showed a significant positive effect on OCC-TRNI (unstandardized  $\beta = .17$ ,  $S.E = .7$ ,  $p < .05$ ), yet showed no significant positive effect on ORG-TRNI (unstandardized  $\beta = .07$ ,  $S.E = .06$ ,  $p > .05$ ). Thus, H3a was partially supported.

Hypothesis H3b stated that WIF would have an indirect effect on organizational turnover intentions and occupational turnover intentions through the effect on PCB-WFBO. The results of a mediation analysis, supported by bootstrapping, showed a significant indirect effect of WIF, via

PCB, on OCC-TRNI ( $\beta = .05$ ,  $p < .05$ ), but not on ORG-TRNI ( $\beta = .02$ ,  $p > .05$ ). Thus, this mediation hypothesis was partially supported.

With respect to the control variables: Marital status was the only control variable that did not show significant effects for any of the dependent variables. However, for PCB, gender was the only control variable that showed a significant negative association with PCB (unstandardized  $\beta = -.43$ ,  $S.E = .15$ ,  $p < .01$ ), indicating that male employees experience more PCB than female employees. Similarly, age showed significant negative effects for both types of turnover intentions, i.e., Org-TRNI (unstandardized  $\beta = -.06$ ,  $S.E = .009$ ,  $p < .001$ ), OCC-TRNI (unstandardized  $\beta = -.07$ ,  $S.E = .01$ ,  $p < .001$ ), indicating that older employees have less intention to quit from both their organization and their professions than younger employees. In sum, there was a significant relationship between WIF and PCB ( $r = .12$ ,  $p < .05$ ), WIF and occupational turnover intentions ( $r = .22$ ,  $p < .01$ ), WIF and organizational turnover intentions ( $r = .31$ ,  $p < .01$ ), and PCB to occupational turnover intentions ( $r = .14$ ,  $p < .05$ ). The only insignificant relationship is between PCB and organizational turnover intentions ( $r = .09$ ,  $p > .05$ ).



**Figure 4.2 Optimal SR model**



## **4.5 Discussion**

We found a positive relationship between WIF and turnover intentions (H1), including organizational turnover intentions and occupational turnover intentions. This is in line with the results of previous studies in Western countries (Frone et al., 1992; Fu & Shaffer, 2001) .

Age was negatively related to both types of turnover intentions, indicating that older employees have less intention to quit either their organization or their profession than younger employees. Older employees might find it more difficult to find another job because of their age and experience, and are for that reason more inclined to stay at their current job.

With respect to Hypothesis 2, WIF was indeed found to be associated with psychological contract breach of work-family balance obligation (PCB-WFBO). WIF was associated with the perception of discrepancies between promised and actual obligations. Thus, employees perceive that the organization fails to fulfill its obligations to achieve work-family balance in case of higher work-to-family interference. In Pakistan, different norms exist regarding childcare and mothers working outside the family domain, and there are different family-friendly policies. For instance, in Western nations family-friendly policies/work-family balance initiatives include flexible working hours. Flexibility is seen as an opportunity to enhance work-family balance (Blomme, Van Rheede & Tromp, 2010; Cartwright, Collins & Hislop, 2012; Tietze & Nadin, 2011). However, in the Pakistani banking industry flexibility is not seen as related to work-family balance. Here, the bank is a service industry that requires a high need of coordination with customers at every moment. Flexibility is only possible in some departments that have no direct link with customers, such as HR or Auditing. Also, there are cultural constraints in the present style of management that does not allow for much flexibility. An example is that bank managers in Pakistan associate an employee's late working hours or presence at office with his/her

commitment to the bank (Syed et al, forthcoming). Although literature mentions that the absence of flexibility is a stressor leading to WIF (Stoeva, Chiu & Greenhaus, 2002), this might be different in Pakistan, as flexibility is not a part of work-family balance obligations here.

Sex was the only control variable which showed a significant negative association with PCB, indicating that male employees experience more PCB-WFBO than female employees. This is consistent with previous studies that concluded that women have a different notion of the psychological contract than men (Herriot et al., 1997). Hypothesis 3a, which proposed that PCB-WFBO would be positively related to organizational and occupational turnover intentions, was partially supported by the results. More specifically, PCB showed a significant positive effect on occupational turnover intentions, and no significant effect on organizational turnover intentions. This is inconsistent with previous studies that found a positive relationship between PCB and turnover intentions (e.g., Conway, 2005; McGinnity & Whelan, 2009). This result may be attributed to the fact that the problem of WIF is not limited to a single organization/bank, but is characteristic for the entire banking sector in Pakistan. Therefore, it can be supposed that employees will sooner opt to quit the banking sector than to leave the current organization for another in the banking sector.

Hypothesis 3b was partially supported. PCB mediated the positive relationship between WIF and occupational turnover intentions, but not for organizational turnover intentions. Related to what has been stated above, employees are probably inclined towards occupational turnover and less so towards organizational turnover.

#### ***4.5.1 Scholarly and Managerial Implications***

This study highlights issues of WIF and related psychological contract breach and resultant turnover intentions. We observed WIF in a South Asian context, thereby expanding the

western perspective. Similarly, we assessed psychological contract breach of work-family balance obligations in this context. This study makes a theoretical contribution in the following ways: 1) we explored the issue of WFC in a different context, the banking sector of Pakistan. Current socio-economic transitions are fueling the debate on work-family issues, urging both employers and employees to understand the work-family issues, its causes, consequences, and application of family-friendly benefits. 2) This study integrated WIF and psychological contract research. The traditional contents of the psychological contract, which mainly focuses on pay, promotions etc., need to be extended by including work-family issues. Understanding the employment relationship by using the psychological contract framework and understanding work-family issues is especially important in the context of HRM in the banking sector of Pakistan, where HRM is of growing importance. 3) The focus on occupational turnover intentions is a significant contribution, as this attitudinal outcome variable appears to be very important but is generally neglected in the literature on work-family balance and the psychological contract.

The findings of this study are relevant for practice. The study indicates that WIF is a major cause of turnover intentions in Pakistan. Employee turnover intentions and its related costs have a negative impact on organizational performance. It is of growing importance for managers to explore the root causes of turnover intentions and to engage in developing HRM policies and practices to retain employees.

WIF weakens the employee-employer relationship through the breach of work-family balance obligations, which could (indirectly) help the employees to balance their work and family life. The idiosyncratic nature of the obligations and the psychological contract is particularly relevant in the work-family context, as employees belong to different family systems (extended, nuclear) with various age groups, marital status, family situations. These groups can have very different needs and expectations on how to best to balance their work and family life.

With respect to the breach of psychological contract and the individual nature of work-family obligations, managers could consider negotiating specific terms of employment (ideals). In addition, employers can take steps to better develop the communication between managers and employees on expectations regarding the mutual obligations in the employment relationship. Nowadays employers need to manage the work-family agreements formed with the employees and to provide the relevant work-family benefits, in order to better meet the expectations about work-family balance. Provision of work-family benefits is a necessary step to prevent psychological contract breach. From the literature it is evident that supportive company family-friendly practices that only exist on paper are not enough for employees to perceive work-life balance (Scholarios & Marks, 2004). To enhance work-family balance, it is of utmost importance to implement HR practices that facilitate the combination of work and family obligations. In this way management should adapt the terms of the psychological contract in order to better manage work-family conflicts and to prevent any breach of the psychological contract, as it changes over time due to changes in employment needs. Managing work-family conflict is a very inexpensive way to retain employees.

#### ***4.5.2 Limitations and Directions for Future Research***

The sample of the study consisted of more men than women. This only reflects the skewed proportions of men and women working in the banks, however. Men employed in the banking sector represent 1.64% of Pakistan's working population, whereas the percentage for females is only 0.64%, with the majority of women preferring to work for a public sector (Pakistan Bureau of statistics, 2008-2009). In Pakistan, female choices in terms of occupation are mostly limited to academia and the health sector due to social and cultural constraints. Furthermore, the banking industry of Pakistan is characterized by long working days and high

work overload (Syed et al., forthcoming). Blomme et al(2010), have described similar reasons for female turnover intention in the hospitality industry: long hours, low job security, a high need for coordination with others and shift work at irregular hours are reasons why women find it difficult to maintain a healthy balance between work and family, which may lead to employee turnover. We used a set of work-family balance obligations of which some were indirectly related to work-family balance. A more comprehensive list of work-family balance obligations could be developed to more comprehensively explore the links with antecedents and outcomes. We observed only attitudinal responses; actual turnover or performance measures were not studied and are recommended for future research.

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# **Chapter 5**

## **Work-interference with family life: A comparative study in banking sector in Pakistan and in The Netherlands**

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Based on: Syed, Freese, and Schalk (Submitted). Work-interference with family life: A comparative study in the banking sector in Pakistan and in the Netherlands

## **Abstract**

**Purpose-** The purpose of this study was cross National comparison of Pakistan and the Netherlands by examined strength of the relationship between work-family overload and work-to- family conflict in two countries. And it was studied, to what extent work to family conflict affects psychological contract breach in Pakistan as well as in the Netherlands.

**Design/methodology/approach** –A survey study was carried out by collecting data from employees working in the banking sector of Pakistan (n=359) and banking sector of the Netherlands (n=127).

**Findings** – We found the magnitude of the relationship between work overload and work interference with family (WIF) was stronger for employees in Pakistan than for the employees in the Netherlands. While, magnitude of the relationship between family overload and WIF was stronger in the Netherlands than in Pakistan. In addition, the positive effect of work-interference with family (WIF) on psychological contract breach of work-family balance obligations (PCB-WFBO) was much larger in Pakistan than in the Netherlands.

**Implications** – The context of culture and the situation in a specific country influences the associations between work and family overload, work to family conflict, and psychological contract breach.

**Originality/value** – This study contributes to the work-family and psychological contract literature by observing cross-national differences in work-family-overload and work-to-family conflict and their effects on psychological contract breach in two culturally different countries, Pakistan and The Netherlands.

**Keywords:** Psychological contract breach; Pakistan; WIF, Netherlands, Cross National.

## **5.1 Introduction**

Recent decades have seen considerable changes in female employment rates, numbers of dual-earner couples, single-parent families, and a decrease in families with the traditional single breadwinner model (Byron, 2005). Furthermore, in the business world, boundaries between countries are becoming less important because of increasing globalization, socio-economic changes, and evolving technology. These developments are gradually exerting more influence on national and economic developments and social values, and are driving changes in demography, living standards, and ultimately the individual lives of people. These changes also impact work-family life, often forcing employees to juggle their obligations in an effort to maintain a balance between the two important domains of work and family.

So far, work-family issues have been considered mainly in Anglo-Saxon (mostly North American) contexts or EU countries, including the Netherlands. It is estimated, for example, that at least 40% of employees in the Netherlands have trouble combining work and private life (Geurts, Kompier, Roxburgh & Houtman, 2003). This has prompted various studies regarding the work-family conflict (See for example Cousins & Tang, 2004; Geurts et al., 2003; Janssen, Peeters, Jonge, Houkes & Tummers, 2004).

Work-family conflict is not limited to Europe and North America, however. Work-family conflict, defined as “A form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus & Beutell, 1985, p. 77), is an international research topic (Poelmans, O'Driscoll & Beham, 2005). The current global transformations are creating greater diversity in family structures in addition to workforce diversity (Yang, Chen, Choi, Zou, 2000), affecting the lives of individuals in non-Western

countries as a result. Managing the work–family interface is therefore becoming increasingly challenging for employees in both the developed and developing world.

Work-family interface issues have implications for individuals, families, and organizations, and are related to many variables (Allen, Herst, Bruck, & Sutton, 2000). One important issue is how the work-family interface is related to outcomes (such as achieving balance), and especially how work-life balance HR practices can be developed to promote and protect work-life balance (Allen, 2001; Schutte & Eaton, 2004).

The effectiveness of HR practices depends on how these practices are perceived by employees (De Vos & Meganck, 2009), and a useful concept to help describe these perceptions is the psychological contract. The psychological contract concerns expectations of the obligations that the employee and employer hold towards each other (Rousseau, 1995). Several scholars have used the concept of the psychological contract to understand the effects of various HR practices (e.g. training, rewards, and career management), for example in the context of retention management (De Vos & Meganck, 2009).

Work-family conflict is an issue of increasing importance in Pakistan, where demographic and economic changes are having a major impact on the entire society (Hussain, Malik, & Hayat, 2009). These changes include a breakdown of the traditional male breadwinner model, an increasing trend towards higher female participation in the labor force (Khan.D, Khan.A, Shoukat, & Naz, 2011), a breakdown of the extended family system, and the emerging of a nuclear family system and of single-parent families. All of these transitions impact work-family demands, since the obligation or expectation to spend a significant amount of time with the family implies that less time is available for work, and vice versa (Frone, Yardley, & Markel, 1997; Hill, Yang, Hawkins & Ferris, 2004).

In addition, many changes are occurring on the organization side as well. Institutions are being privatized, for instance in the banking industry of Pakistan. Aside from positive effects on the country's economy, privatization also has negative effects, for example on the well-being of employees. It has been found that employees/bankers in Pakistan are suffering from stress as a consequence of work overload, role ambiguity, role conflict, responsibility for people, participation, lack of feedback, and the need to keep up with rapid and continual technological changes (Bashir & Ramay, 2010).

Societal or national culture plays a key role in shaping the work–family interface (Powell, Francesco, & Ling, 2009). Values and standards concerning the cultural meaning and enactment of work and family roles may influence the nature and strength of how individuals experience the relation between these two domains (Ashforth, Kreiner, & Fugate, 2000). The extent to which work-family conflict is experienced is influenced by different cultural values, practices, and habits (Lu et al., 2010 ; Yang et al., 2000). Therefore, the manners in which work-family demands relate to work-family conflict, and the way in which this conflict is experienced, form a culture-bound phenomenon.

Despite the importance of culture in this area, cultural influences on the work–family interface have not been acknowledged in major reviews of the work–family literature (Byron, 2005; Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005). Although some cross-cultural studies that focus on Asia incorporate the cultural dimension of individualism versus collectivism (Yang et al., 2000), these studies took place in East Asia. Evidence from South-Asia is largely missing in the literature. Overall, comparative cross-national studies are still the scarce in the work-family conflict literature. More comparative or cross-nation research is required to examine



the relevance and differentiation of work-family issues in different contexts (Poelmans et al., 2005).

The current study examines to what extent work overload and family overload influence work-to-family conflict in Pakistan and the Netherlands. It was also studied to what extent work-to-family conflict affects psychological contract breach in both Pakistan and in the Netherlands, focusing specifically on the breach of work-family balance obligations.

The present study contributes to the work-family literature by observing cross-national differences in work-family overload and work-to-family conflict in two culturally distinct countries, Pakistan and the Netherlands. This research can therefore provide more insight into the differences in work-family issues across these countries, and it adds to the psychological contract literature by examining the strength of the relation between work-to-family conflict and psychological contract breach in the two countries.

According to Schalk and Soeters (2008), the psychological contract is an individual's interpretation of characteristics of the exchanges in the context of their employment relationship. These exchanges can have different meanings cross-nationally (Rousseau & Schalk, 2000).

## **5.2 Theoretical framework**

### ***5.2.1 The Relationship Between Work and Family Overload and WIF***

Role overload refers to any difficulty that one can experience in fulfilling role obligations (Goode, 1960; Komarovsky, 1976). Overload can occur in work as well as family domains, termed work overload and family overload respectively. Work and family overload can lead to work-family conflict: "A form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect" (Greenhaus & Beutell, 1985, p. 77).

Work-family conflict is a multidimensional construct with two separate aspects: work-to-family conflict and family-to-work conflict (Gutek, Searle, & Klepa, 1991; Kelloway, Gottlieb & Barham, 1999). However, the interface of work and family is asymmetric: work tends to influence the family more than the other way around (Frone, Russell, & Cooper, 1992; Gutek et al., 1991). This is so because family boundaries are more permeable than work boundaries (Carlson & Frone, 2003). People may therefore be expected to perceive a negative spillover from work to the family, rather than the reverse (Poelmans et al., 2005). Indeed, a positive relationship between work overload and work-to-family conflict has been found (Aryee, Fields, & Luk, 1999).

The extent of work-to-family conflict is likely to be influenced by cultural values. Cultural values represent “implicitly or “explicitly” shared abstract ideas about what is good and right and desirable in a society. “Cultural values are the bases for the specific norms that tell people what is appropriate in various situations” (Schwartz, 1999, p. 25). Therefore, cultural values, norms and the enactment of work and family roles may influence the nature and strength of how individuals experience the relation between these two domains (Ashforth, Kreiner,& Fugate, 2000). Different cultures are characterized by different work-family conflicts, values, practices and habits. Among all cultural dimensions, individualism and collectivism are important variables to consider in the work-family domain. This dimension emphasizes the nature of linkages or relationships among people. Key to the distinction between individualism and collectivism is the degree to which people in a country prefer to act as individuals as opposed to acting as members of a group (Hofstede, 1993; Triandis, 1995). Cross-national studies on this dimension suggest that the effects of work-family conflict are less strong for collectivists, and that work-family conflict is also perceived as less important by collectivists (Spector et al., 2007). The reasons given for this result include the role of the extended family system, and the social

support mechanisms in case of work-family conflict among collectivists. Social support in the work and family domains is associated with reduced work-family conflict (Poelmans et al., 2005). Individuals in a collectivist society are more likely to receive social support, which thus acts to buffer life stress. The effect of support mechanisms also depends on the context of variations in demands, working hours, and work-life-balance policies. Cousins and Tang (2004) suggest, that the experience of work-family conflict is related to the hours of work for women as well as for men. Thus, the experience of work-family conflict is a context-based phenomenon depending on differences in working-time regimes and different compromises and solutions to unresolved tensions surrounding the conciliation of work and family life.

With respect to working hours in Europe, the Netherlands has the shortest working hours per week, as compared to other European countries such as Sweden or the UK (Cousins & Tang, 2004). The average number of hours that employees work in Netherlands is 34.4 hours a week. The average number of hours that females work is 28.4, and for males the figure is 39.2(CBS, 2011).

In the Netherlands, many organizations offer flexible policies, including part-time work, working (one day) at home, and flextime (Peper, Dijkers, Vinkenburgh & VanEngen, 2011). Most managers have subordinates using the part-time policy, which implies that organizations have become increasingly aware of the potential work-life conflicts of their employees.

In Pakistan, by contrast, the average workweek is 58 hours, while companies do not provide family-oriented benefits. Work-life balance policies that are applied by the employer/banks are in the form of rest and recreation leaves, and grants to employees to look after their personal affairs (Human Resource Development, 2007-2008). In addition, employees in countries that, like Pakistan, are in a state of (cultural, economic) transition experience more work-family conflict (Aycan, 2008). Based on this we propose:

*Hypothesis 1a: the effect of work overload on work-to-family conflict is large for Employees in Pakistan than for employees in the Netherlands.*

Previous research into role overload mainly focused on domain-specific antecedents of role overload. For example, work overload is related to work-to-family conflict, and family overload to family-to-work conflict (Frone et al., 1997). Schein (1978) suggests that there are cultural differences in this respect. Employees differ in their relative commitments to work and family. The variation within a culture may be greater in those societies that have norms supporting freedom of choice. Based on this idea, researchers tend to agree that Western individualistic societies value family and personal time more strongly than Eastern collectivist societies. For instance, Yang et al (2000) found that family demand has a greater impact on work-family conflict in the United States than it does in China. On the other hand, work demand has a greater impact on work-family conflict in China than in the United States. This may indicate that collectivists give priority to their work and individualists give priority to the family when a conflict occurs between work and the family.

The Netherlands scores high on individualism with a score of 80 on the Hofstede scale of individualism (1984). This means that there is a strong preference for a loosely-knit social framework in which individuals are expected to take care of themselves and their immediate families only. In this case, any increase in family demands might influence family-to-work conflict. In a collectivist country like Pakistan, on the other hand, a study conducted in the banking sector found that work-to family conflict especially arises when demands emerge from both work and family domains (Syed, Freese & Schalk, Forthcoming). Based on these findings we hypothesize that:

*Hypothesis 1b: the effect of family overload on work-to-family conflict is greater for*

*employees in Pakistan than for employees in the Netherlands.*

### **5.2.2 Work-to-Family Conflict and Psychological Contract Breach**

Psychological contract breach refers to an employee's perception of the extent to which the employer has failed to fulfill any or all of the obligations the employer owes to the employee (Morrison & Robinson, 1997). It is a "cognition that one's organization has failed to meet one or more obligations within one's psychological contract in a manner commensurate with one's contributions" (Morrison & Robinson, 1997, p. 230). When employees evaluate whether there is a difference between what they expected and what they really receive from the organization, they are evaluating the fulfillment of the terms or content of the psychological contract. These terms can include obligations with respect to, for example, training, bonuses, pay, career development opportunities, job security, better working conditions, respect, and recognition. In situations of organizational change, these contents can be transformed (Anderson & Schalk, 1998).

In the current situation of socio-economic changes and a rising interest in work-family balance, work-family balance obligations can be considered an important part of the content of an employee's psychological contract (e.g., Houston, 2005). In order to shed light on the relation between work-to-family conflict and psychological contract breach, we focused on those contents of the psychological contract that are indirectly linked to an employee's work-family balance. More specifically, work-family-balance obligations include fairness of the work supervisor, rewards, and support from supervisors for family issues, working hours, and reasonable workload, communication between management and employees, and autonomy.

Psychological contract breach of work-family-balance obligations (PCB-WFBO) refers to an employee's perception that the organization fails to fulfill its obligations in terms of helping to maintain work-family balance. For example, if employees believe that they were promised

supervisory support for family issues but the direct supervisor is not providing that support, employees will perceive this as a breach of the psychological contract. In case of work-to-family conflict, psychological contract breach then occurs.

Cultural differences influence the psychological contract in different ways. First, through the formation of the psychological contract, this implies that the specific content of the psychological contract may vary across cultures. Second, through the perception and attribution of psychological contract breach, that shows that individuals from different cultures may attribute the breach to different causes. Third, through the response to psychological contract breach, people may react differently toward psychological contract breach (Thomas, Au, & Ravlin, 2003).

They specifically focused on individualism and collectivism, arguing that this differentiation is likely to influence the threshold for the perception of psychological contract breach. One aspect of cognitive bias in perception is that people only concentrate on information that confirms their prior cognition and overlook the disconfirming information. Thomas et al. (2003) propose that collectivists have a higher threshold for the perception of breach as compared to individualists, because collectivists have high trust and a relational contract, based on a long-term in-depth relationship with the organization. In addition, collectivists would be more tolerant of unequal outcomes, whereas individualists would have a more short-term orientation and a greater tendency to perceive contract breach. Therefore, we expect the relationship between work-to-family conflict and psychological contract breach to vary between Pakistan and the Netherlands in the following way:

*Hypothesis 2: The relationship between WIF and PCB-WFBO is stronger for employees in the Netherlands than for employees in Pakistan.*

## 5.3 Method

### 5.3.1 Context of the Study

#### *Pakistani data*

The data was gathered at privatized commercial banks of Pakistan. Pakistan, a South-Asian country, is collectivist and scores high on masculinity in Hofstede's cultural dimensions. The work-family domain was previously based on the traditional male breadwinner, female homemaker model. Currently, socio-cultural transformations are taking place with a major impact on society. Significant changes are observed in female participation in employment (Hussain et al., 2009), with an increase in dual-earner families. However, the participation of women compared to men in employment remains low. With the emergence of nuclear families, family structures are becoming more diverse. Although the nuclear family system resembles the Western family lifestyle, the traditional values and obligations of the extended family (in the form of close bonds with extended members, multiple social roles) still apply to Pakistani nuclear families. In addition, religious affiliation is intertwined with the experience of the work-life interface.

The banking sector is one of the fastest growing service sectors in Pakistan (Hanif & Kamal, 2009). It was in the early 1990s that the government decided to make the financial industry more competitive and transparent by privatizing national banks (Parveen, Thomas, & Singh, 2011). In the banking sector of Pakistan, there is a striking discrepancy in work-life balance practices. Work-life balance policies or family-friendly policies are applied by the employer/banks in the form of rest and recreation leaves and grants to employees to look after their personal affairs. Employers focus more on the objective employment relationship by implementing a set of practices based on financial rewards (performance-based rewards). Management in the banking sector of Pakistan is still based on a traditional understanding of the

employment relationship, whereas employees, and specifically younger employees, have perceptions about work-family-balance obligations based more on a new type of employment relationship (Syed et al., Forthcoming). It may be concluded that the employer's view of the obligations differs from the view of employees.

### ***The Dutch data***

The Dutch data were also gathered in the banking industry to enhance the comparison of the study. The Netherlands is an individualist country and characterized by femininity in Hofstede's (1980) cultural dimensions. The financial sector of Netherlands comprises three main sectors, namely banking, pensions and insurances, with banks forming the core of the financial system (IMF, 2011).

The banking industry in the Netherlands has been in a state of change for some time and faces fierce competition from both inside and outside the industry. This has had an impact on banking behavior and banking market structures. Banks have responded to the growing competition by increasing their focus on other sources of income (e.g., selling insurance) and through mergers with other companies. The Netherlands has also been heavily affected by the global financial crisis. Few large financial institutions survived without substantial state support, or even state ownership. Four of the five largest financial groups are subject to reorganization programs. The financial sector in the Netherlands is monitored by De Nederlandsche Bank (DNB) and the Netherlands authority for financial markets (AFM). The Netherlands has a high women's participation rate and high rate of dual incomes. Dutch women labor force rates increased from 43 percent in 1990 to 58% in 2010 (World Bank, 2012). Male labor participation has been reasonably constant for the last ten years at 72 percent, and approximately 57 percent of



married couples have two incomes. Dutch organizations provide flexible policies including part-time work. Almost half of the Dutch working population works part-time, exceeding by far the European average of 18%. Three-quarters of the working women in the Netherlands in the age category of 15-65 hold part-time jobs (CBS, 2009).

### ***Sample and procedure***

Data from Pakistan were collected from 359 respondents. The majority of the respondents belonged to an operational department, and all were involved in day to day bank transactions. The sample mainly consisted of younger employees, between 23-40 years, with an average age of 29.5 years. A questionnaire was distributed among a random sample of employees in the three banks that voluntarily participated in this study. Participants belonged to different family systems, including the extended as well as the newly emerging nuclear family system. With 314 men and 45 women, the sample mainly consisted of male participants, which is in line with the male/female division in the Pakistani workforce. Of the 359 employees, 174 were married and 185 were single. The nuclear family system was indicated by 169 employees while 190 employees belonged to an extended family system.

Data were collected using an anonymous questionnaire. Before actual data collection took place, a focus group study was conducted with 10 respondents. Based on the feedback the questionnaire was fine-tuned by rephrasing statements. The questionnaire was personally distributed to all the respondents with a joint cover letter explaining the purpose of the study. The respondents were assured of the confidentiality of the responses. As the questionnaire was distributed personally, we waited for every respondent to finish the questionnaire. In total 400 questionnaires were distributed, of which 359 were completely filled out.

Dutch data was collected from six different banks, located all across the Netherlands. The respondents worked at different levels at the bank, ranging from front desk officer to management. The Dutch sample consisted of 127 respondents, 52 men and 75 women, with ages ranging from 22 to 62. The average age was 36.5 years. Data was collected using convenience and snowball sampling. The respondents received an electronic questionnaire (in Dutch), accompanied by a cover letter explaining the purpose of research.

### 5.3.2 Measures

**Work overload.** Work overload was measured using a scale from the Questionnaire on the Experience and Evaluation of Work QEEW (Van Veldhoven & Meijman, 1994). Pace and amount of work were measured by six items. An example question is: “Do you have too much work to do?” Based on the focus group study, this item was rephrased as “I have to perform too much work”. All items were answered on a five-point Likert scale, ranging from (1=never; 5=always). Cronbach’s alpha for Pakistani sample is .684, for the Dutch sample it is .874.

**Family overload.** Family overload was measured using Reilly’s scale of role overload, modified by (Thiagarajan, Chakrabarty, & Taylor, 2006) and consisting of six items. Each of the six items was answered on a 5-point Likert scale. Based on our focus group study and the requirement to only measure family overload, we rephrased some original questions as follows. Original 1: “*I need more hours in the day to do all the things that are expected of me*”; Item used in our study: “*I need more time to complete my expected family responsibilities*”. Original 2: “*There are times when I cannot meet everyone’s expectations*”; Item used in our study: “*Sometimes I cannot meet the expectations of my family*”. Cronbach’s alpha for the Pakistani sample is .772, for the Dutch sample the value is .910.

**Work-to-family conflict (WIF).** Work-to-family conflict was measured using a scale by Carlson and Kacmar (Carlson & Kacmar, 2000). The six items were used to measure two types of conflict: time-based and strain-based conflict. Each item used a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Cronbach's alpha for the Pakistani sample is .809, for Dutch sample it is .879. An example question for time-based conflict: "The time I must devote to my job keeps me from participating equally in household responsibilities and activities". An example question for strain-based conflict: "*When I get home from work I am often too frazzled to participate in family activities/responsibilities*".

**Psychological contract breach.** Psychological contract breach was measured using a selection of items from the Tilburg Psychological Contract Questionnaire (TPCQ) (Freese, 2007). The items used include: Reduction in Working hours/ Standardized working hours; Support from colleagues for family issues; Support from supervisor for family issues; Fair supervisor; Autonomy in my job; Open communication between employees and manager. Psychological contract breach was measured by asking the respondent: "To what extent did your Bank fulfill the following obligations in order to achieve a balance in your WORK and FAMILY life?" Breach is calculated through reversed coding. The PCB items were measured on a 5-point Likert scale (1= not at all, 5=to a very great extent). Cronbach's alpha for the Pakistani sample is .895, for the Dutch sample the value is .700.

**Control variables.** Demographic characteristics, sex (0 = male, 1= female), marital status (0=married, 1= not married) and age were used as control variables in line with suggestions from the literature (Allen et al., 2000; Byron, 2005).

## 5.4 Data Analysis and Results

Initial data screening based on multivariate outlier analysis, analysis of missing values, normality, linearity, descriptive statistics, and correlations analyses were carried out.

**Table 5.1**

*Descriptive statistics*

Variable	Pakistan			Netherlands			Pakistan and Netherlands		
	N	Mean	Std. Deviation	N	Mean	Std. Deviation	N	Mean	Std. Deviation
Work interference with family	359	3.85	.734	<b>127</b>	1.94	.795	<b>486</b>	3.35	1.12
Family overload	359	3.78	.672	<b>127</b>	2.20	.963	<b>486</b>	3.37	1.02
Work overload	359	3.33	.897	<b>127</b>	2.51	.763	<b>486</b>	3.12	.935
Psychological contract breach	359	3.76	.790	<b>127</b>	2.86	.678	<b>486</b>	3.53	.858
Gender	359	1.13	.331	<b>127</b>	1.59	.494	<b>486</b>	1.2	.431

**Table 5.2*****Correlation (Pakistan )***

Measures	1	2	3	4	5
Work overload	1				
Family overload	.496**	1			
Work interference with family	.492**	.626**	1		
Psychological contract breach	.226**	.084	.129*	1	
Gender	-.152**	-.077	-.045	-.148**	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\*. Correlation is significant at the 0.05 level (2-tailed).

**Table 5.3*****Correlations (Netherlands)***

Measures	1	2	3	4	5
Work overload	1				
Family overload	.374**	1			
Work interference with family	.510**	.539**	1		
Psychological contract breach	.236**	.282**	.073	1	
Gender	-.028	.039	.055	.006	1

**Table 5.4**

<i>Correlation (Pakistan and Netherlands)</i>					
Measures	1	2	3	4	5
Work interference with family	1				
Family overload	.794**	1			
Work overload	.590**	.564**	1		
Psychological contract breach	.411**	.403**	.364**	1	
Gender	-.358**	-.338**	-.272**	-.293**	1

The means of the scales for the whole sample are somewhat higher than the midpoint of the scale. The Pakistani sample has higher means on e.g. WIF, whereas the Dutch sample has lower means. The standard deviations of the Dutch sample are rather high, indicating that the degree of variance on these scales is relatively high. The correlation between family overload and work-interference with family is high, in both samples. The correlation between family overload and WIF is higher in Pakistan than in the Netherlands. A rather low correlation was found between work-interference with family and PCB in the Pakistani sample, and between PCB and work overload in the Dutch sample.

#### **5.4.1 Checking Measurement Invariance**

All the measures, including control variables, were employed in data collection in both Pakistan and the Netherlands. Measurement invariance was checked to make sure that the differences in fit indices of measurement and structural regression models for the Pakistani

sample and Dutch sample were not the result of measurement inadequacy. We followed the procedure suggested by Byrne (2010), using multi-group analysis in AMOS in which confirmatory factor analysis (CFA) models of both samples were compared and nested to test for configuration and factorial invariance. This procedure determines whether the measurement instruments used in the study have adequate cross-national equivalence and ensures that the differences found across the two samples can be attributed to factors of interest rather than the variance of measures (Steenkamp & Baumgartner, 1998). Results of multi-group analysis using AMOS provided support for measurement invariance across two samples. No significant differences in  $\chi^2$  and CFI were found when various measurement models were tested.

#### ***5.4.2 Confirmatory Factor Analysis (CFA) Testing Through Measurement Model in Structural Equation Modeling (SEM)***

Model 1, the default model, showed a poor fit to the data. Therefore, we made modifications in the model based on the factor loadings, error covariance's, and modifications indices. Only a few indicators were removed because they showed either low factor loadings (i.e.,  $<.50$ ) or showed high error covariance's. For instance: our construct of work-interference with family was initially based on 6 items. Item 2 was removed because of poor covariance. Similarly item 1, 2, and 8 were removed from the psychological contract breach scale. As for Model 2: the optimum model was tested again which showed an excellent fit to the data as shown in Table 5.5. Moreover, the chi-square test of difference further confirmed that Model 2 is better than Model 1. Hence, we retained Model 2.

**Table 5.5*****CFA: default and optimal model***

Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default four-factor model (6 items of work overload, 6 items of family overload, 6 of work-to-family conflict, and 11 of PCB)	2.924	.794	.775	.063
Model 2: Optimum four-factor Model (4 items of work overload, 5 items of family overload, 5 of work to family conflict, and 8 of PCB)	1.995	.921	.911	.045

For the further analysis of the data, the hypotheses were tested using an SR (Structural Regression) model.

#### ***5.4.3 Hypothesis testing with SR model***

First we tested the goodness of fit indices for our hypothesized research model, in which work overload and family overload were predictors of work-to-family conflict, and subsequently work-to-family conflict as a predictor of PCB along with two demographic variables, age and gender. The fit indices showed a good fit to the data (Model 1). Moreover, Model 2, which contained only significant relationships (non-significant demographic variables were removed such as PCB item 1, PCB item 2, WIF item 2; a list of all the items is included in Appendix 1 including item), showed further improvement in the fit indices. Therefore, we retained Model 2. The results for the SR default and optimum model are presented in Table 5.6.



**Table 5.6*****SR: default and optimal model***

Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default hypothesized model with two control variables	1.910	.91	.91	.043
Model 2: SR model with all significant paths, i.e., after removal of non-significant control variables.	1.76	.95	.94	.046

Note: None of the control variables showed significant effects for work-to-family conflict and psychological contract breach in the Dutch sample. Gender was the only control variable which showed significant negative associations with psychological contract breach (unstandardized  $\beta = -.45$ ,  $S.E. = .15$ ,  $p < .01$ ) in the Pakistani sample, indicating that in Pakistan, male employees experience more psychological contract breach than female employees.

Hypothesis 1a, which stated that the effect of work overload on work-to-family conflict would be greater for employees in Pakistan than for employees in the Netherlands, was supported by the data. The positive effect of work overload on work-to-family conflict was much larger in the Pakistani sample (unstandardized  $\beta = .70$ ,  $S.E. = .119$ ,  $p < .001$ ) than in the Dutch sample (unstandardized  $\beta = .28$ ,  $S.E. = .07$ ,  $p < .001$ ).

In relation to Hypothesis 1b, which proposed that the effect of family overload on work-to-family conflict would be greater for employees in Pakistan than for employees in the Netherlands, no support was found. The effect of family overload on work-family conflict was much larger in the Dutch sample (unstandardized  $\beta = .46$ ,  $S.E. = .11$ ,  $p < .001$ ) than in the Pakistani sample (unstandardized  $\beta = .15$ ,  $S.E. = .07$ ,  $p < .05$ ), contrary to what was expected.

Hypothesis 2 proposed that the effect of work-to-family conflict on psychological contract breach would be greater for employees in the Netherlands than for employees in Pakistan. This was not supported by the data. The positive effect of work-to-family conflict on psychological contract breach was much larger in the Pakistani sample (unstandardized  $\beta = .25$ ,  $S.E = .10$ ,  $p < .05$ ) than in Dutch sample (unstandardized  $\beta = .21$ ,  $S.E = .14$ ,  $p > .05$ ), contrary to our expectations.

## **5.5. Discussion**

The first objective of this study was to examine the magnitude of the relationship between work overload and work-to-family conflict in Pakistan and the Netherlands. As expected, we found that the effect is stronger for employees in Pakistan than for employees in the Netherlands. Employees from Pakistan seem to experience higher work overload and greater work-to-family conflict than employees in the Netherlands. This might be related to the higher unemployment rates in Pakistan, as employees in Pakistan may try to protect their jobs by working longer hours (Spector et al., 2007). In addition, culturally linked phenomena may play a role. However, previous research on individualism and collectivism suggested that work-to-family conflict would be less strong and less important for collectivists. These previous studies were mostly carried out in collectivist Chinese societies, or Japan and Singapore. The situation in Pakistan may be different due to religious and socio-cultural constraints.

Consistent with earlier research (Cousins & Tang, 2004), which suggested that work-to-family conflict would depend on working hours and work-family policies, we found differences between Pakistan and the Netherlands. The average number of working hours for Pakistani employees in our sample was 58 per week, compared to 34.4 working hours per week in the

Dutch sample. This leaves Pakistani employees with less time to spend with their family. Moreover, in the Netherlands, organizations provide flexible policies including part-time work, working at home and flextime. Another possible reason for differences between the samples could be the marital status of the employees. About half of the employees in Pakistan (174 respondents) were married. In Pakistan, married couples are supposed to have children after 1 or 2 years of marriage, for religious and cultural reasons. This is different in Dutch society, where it is not uncommon to be in a long-term relationship without getting married or not having children in the first years of marriage.

The second objective of the study was to examine the magnitude of the relationship between family overload and work-to-family conflict in Pakistan and the Netherlands. Contrary to expectations, we found that the relationship was stronger in the Netherlands than in Pakistan. Work-to-family conflict is not only influenced by work overload, but also by family overload (Aryee et al., 1999; Frone et al., 1992). The cross-domain spillover effects are stronger in the Dutch sample. A possible explanation for this cross-domain relationship is the high level of individualism in the Netherlands. In an individualistic society with loose ties with groups, there are less strong support systems in work-family domains. Another reason might be differences in commitment to the family, as people in Western individualistic society value personal time more strongly than those in Eastern collectivist societies (e.g., Hofstede, 1980; Yang, et al., 2000). Being overloaded in the family domain, in conjunction with a weak support system, leads to stronger feelings of work-to-family conflict. This cross-domain effect also applies in Pakistan, but the magnitude of relationship is less strong, probably because of the high score on collectivism with a comparatively strong family support system.

The third objective of this study was to examine the magnitude of relationship between WIF and PCB-WFBO for employees in the Netherlands and in Pakistan. The positive effect of

work-family conflict on PCB was much larger in Pakistan. Thomas et al. (2003) have suggested that collectivists would have a higher threshold for the perception of breach compared to individualists. We think that our contrary findings have to do with significant changes in work-related values in Pakistan, with more modernization and variation in employee attitudes (Khilji, 2003). Currently, Pakistan is going through a transformation process, and as globalization increases the interaction between societies, different societies are now influencing each other (Bashir, Jianqiao, Abrar, & Ghazanfar, 2012). Thirty years after the Hofstede (1980; 1984) research, massive changes can be observed in organization-cultural values in Pakistan. For example, a study of a sample in academia observed a moderate change in power distance orientation and a significant change in masculinity, while collectivism still prevailed in Pakistan (Bashir et al., 2012). Current changes in Pakistan towards westernization could be a reason for strong significant changes in experiences of psychological contract breach. According to Freese (2007), factors such as exchange ideology and organizational factors, as well as economic and labor market developments, socio-demographic and social changes, are all likely to have an influence on psychological contract breach.

More specifically with respect to breach of work-family-balance obligations in Pakistan, provisions to facilitate work-family-balance are increasingly demanded by employees in Pakistan, while employers and management seem slow to identify or acknowledge this problem. It is currently not common for organizations to develop HR practices supporting work-family balance.

With respect to the control variables, the age of employees should be taken into account in the perception of psychological contract breach, as younger workers react more strongly to contract breach (Bal, 2009). Since the average age of employees in the Dutch sample was 36.5

and 29.5 for the Pakistani sample, this might be a reason for the observed difference. Also, males experience more contract breach than females. This is consistent with literature that suggests that women have a different notion of the contract than men, and therefore their expectations of the contract differ (Herriot & Pemberton, 1997).

This study presents results that differ from previous cross-cultural studies in Asia and the US (For example, Spector et al., 2007). These previous studies were limited to comparisons between US individualism and Chinese collectivism and found low importance of work-family issues in collectivist societies. However, research in collectivist societies of South West Asia is scarce in the literature, and reports different results besides. A second contribution is the finding there are differences in the cross-domain effect of family overload on work-to-family conflict overload. Third, psychological contract breach is examined in two culturally different regions with different types of work-family conflict, different conceptions of “I-deals” or idiosyncratic psychological contract, among employees of different ages, sex, and family backgrounds (extended and nuclear families).

### ***5.5.1 Managerial Implications***

Since work overload and family overload are important predictors of WIF, employers can reduce WIF by ensuring that the number of tasks given to employees is reasonable. This could be a way to reduce the negative psychological spillover effect of work overload into the family domain, which enhances the perception of family overload and resultant WIF. This might be a way for Pakistani employees to manage their family overload as they, being a part of a collective system, have more control over their family life as compared to employees in individualistic Dutch society.

In addition, breach of work-family balance obligations should be prevented as breach will result in negative employee outcomes, such as negative employee emotions, attitudes and behaviors, and responses including increased turnover (Maertz & Griffeth, 2004), reduced organizational citizenship behaviors, and in-role and increased deviant behaviors (Kickul, Lester & Finkl, 2002). Therefore, managers could offer specific deals with respect to work-family benefits. Employers should take into consideration that some obligations, for instance related to working hours, might provide leads to reduce work-family conflict and to maintain a healthy employment relationship.

### ***5.5.2 Limitations and Direction for Future Research***

We used a set of specific work-family balance obligations to measure the PCB related to employees work-family balance, and some obligations that are not directly but indirectly related to work-family balance. A more comprehensive list of work-family balance obligations could be developed to more comprehensively explore PCB.

We considered Pakistan and the Netherlands as collectivist versus individualist countries, but did not directly measure the individual level of individualism and collectivism. Employees working in private banks and the privatized banking sector might have a specific life style and degree of individualism/collectivism.

Although our cross-sectional study yields worthwhile findings, in order to establish the direction of causal relationships longitudinal research is strongly recommended.

In sum, work overload, with conflicting demands between work and family in collaboration to meet global competition and collaboration, without any policies or practices in place to protect and promote work-family balance, have raised the employer's awareness of the importance of work-family issues for employees in Pakistan. In addition, the strong relation of

PCB-WFBO in connection to WIF in Pakistan in comparison to the Netherlands suggests the importance of obligations and promises, breaking of promises related to employees work-family-balance, in an era of rapid changes in technology, societal trends, and nucleation. The context of culture and the situation in a specific country influences the relations between work and family overload, work-to-family conflict, and psychological contract breach.

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# Chapter 6

## Discussion

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## **6.1 General Discussion**

A cross-national perspective on antecedents and consequences of work-family conflict in different contexts is the central theme of this dissertation. Qualitative and quantitative methods were employed to identify the antecedents and consequences of work-interference with family life. In addition, potential solutions were examined based on the concept of psychological contract.

Research was carried out in two countries, Pakistan and the Netherlands. An interview study, as well as two survey studies were performed. This final chapter highlights the main findings associated with the prediction of WIF and subsequent outcomes. The relevance of the concept of the psychological contract in work-family-issues is discussed. The implications for practice, research limitations and directions for future research are presented.

The interviews in the first study (Chapter 2) provided a rich understanding of work-family-conflict and related outcomes and psychological contract breaches in Pakistan. Interviews were conducted in the banking sector of Pakistan. The interview data showed that work-family-conflict is an emergent issue in Pakistan. Results gave insight in ongoing socio-cultural transitions, the emergence of nuclear families, and an ongoing increase in family demands. More specifically, the findings suggested that work-family-conflict in Pakistan arises when pressure comes from both domains (work and family). The interview data confirmed that low job satisfaction and high turnover intentions were the consequences of work -interference with family (WIF). In the context of Pakistan, a collectivist country with high power and a masculine culture we found that reasonable working hours, followed by rewards (both monetary and non-monetary in the form of recognition), supervisory support for family issues, high salary, promotion, and open communication between employees and management served to balance work-family life



and reduced work-family conflict and negative outcomes, such as decrease in job satisfaction and an increase in employee organizational and occupational turnover intentions of employees.

Study 2, reported in Chapter 3, was a survey study, with 359 participants from the banking sector in Pakistan focusing on the positive relationship between work-family-overload and WIF. This relationship was indeed confirmed. Based on spillover mechanisms, a positive relationship between family overload and work-to-family conflict means that when employees feel overloaded in the family domain, WIF occurs because there are limited amounts of psychological and physiological resources, and employees make tradeoffs to accommodate these fixed resources (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985; Merton, 1957). Therefore, demands rising from one role make it difficult to meet the expectations of the other role (Edwards & Rothbard, 2000; Frone, Russell, & Cooper, 1992; Greenhaus & Beutell, 1985).

With regard to the relationship between WIF and psychological contract breach (WFBO) we found a positive association between WIF and PCB (WFBO). However, the contents of PCB (WFBO) were different in Pakistan as compare to the contents mentioned in previous research of western countries, probably due to the cultural context. In western countries, the emphasis is more on consideration of personal circumstances, opportunities to schedule holidays, working at home, adjustment of working hours to fit one's private life (Freese, 2007), and flexible working hours (Rousseau, 1995).

In the context of Pakistan, work-family balance obligations for employees include specific as well as more general obligations. Specific obligations are, for example, related to supervisory support for family issues and working times whereas, more general obligations relating to autonomy and rewards also influence work family balance, though in a more indirect way, however. Moreover, for PCB, gender was the only control variable which showed a significant

negative association with PCB, indicating that male employees experience more PCB than female employees.

Study 3 (Chapter 4) examined the positive and direct relationship between WIF and organizational and occupational turnover intentions. The relationship was supported by the results. Furthermore it was found that age had a positive relationship with both kind of turnover intentions, indicating that older employees had less intention to quit from both their organization and their professions than younger employees. The expected direct relationship between PCB and occupational and organizational turnover intentions was partially supported by the data. We found a positive significant relationship between PCB and occupational turnover intentions, but not with organizational turnover intentions. This result may be attributed to the fact that the problem of WIF is not limited to a single organization/bank. It is characteristic for the banking sector in Pakistan as whole. Therefore, it can be imagined that employees rather intent to quit from the banking sector than to leave the current organization for another in the banking sector. Results of mediation analysis, showed a significant indirect effect of WIF, via PCB, on occupational turnover intentions but not on organizational turnover intentions. Thus, mediation was partially supported.

The fourth study (Chapter 5) examined the relationship between work overload and work interference with family (WIF) in Pakistan as well as in the Netherlands. As expected, we found the effect of work overload on WIF to be stronger for banking employees in Pakistan than for banking employees in the Netherlands. This might be due to differences in the number of working hours and work-family-policies in both countries. The average working hours for Pakistani employees are higher than for employees in Netherlands. This implies that Pakistani employees have less time to spend with their family. Moreover, Dutch organizations provide more flexible polices including part-time work, working a day at home and flex time.

Differences in the relationship between family overload and WIF in Pakistan and the Netherlands were not confirmed by the data. Contrary to our expectations, we found that the relationship between family overload and WIF was stronger in the Netherlands than in Pakistan. The results show cross domain effects of WIF in both Pakistan and The Netherlands. This cross domain effect was strong in the Dutch sample, specifically with respect to the relationship of family overload to WIF. This demonstrates that employees in Netherlands show more cross domain spillover effects. A possible explanation for this relationship could be the cultural context factor of individualism influencing commitment with the family (western individualistic societies value family and personal time more strongly than eastern collectivist societies) (e.g., Hofstede, 1980; Yang, Chen, Choi, & Zou, 2000) In sum, in Dutch society being overloaded with family domains in conjunction with above characteristics of individualism seems to intensify the feeling of WIF. In addition, with respect to the magnitude of the relationship between WIF and PCB-WFBO for employees in the Netherlands and in Pakistan, we found that the effect of WIF on PCB was much stronger in Pakistan than in The Netherlands. The reason for higher PCB-WFBO in Pakistan might be the changes in organizational values, as massive changes have been observed in organizational cultural values in the form of a shift in power distance from high to moderate and moving more towards the femininity dimension (Bashir, Jianqiao, Abrar, & Ghazanfar, 2012). Another possible reason is the newly emerging demands for work-family-balance. Demands for work-family-balance are currently asked for by employees in Pakistan. However, banks might not have yet fully identified this problem. It might take some time to recognize work-family-conflict by management; hence employees currently perceive more PCB-WFBO.

## **6.2 Limitations and Future Directions**

This cross national study provides evidence for differences in antecedents and outcomes of work interference with family (WIF), psychological contract breach (PCB) of work-family-balance on the basis of cultural differences individualism and collectivism. We used the Hofstede (1980), country level score on this dimension, but did not measure the individual level of individualism and collectivism after the 30 years of massive socio-cultural changes the country score in individualism and collectivism might have changed. More research is needed to measure the influence of culture on WIF and PC. Future research could empirically assess the degree of individualism/collectivism and power distance that is expected to exert an influence on developing and implementing the HR practices and the current employment relationship.

A second limitation is related to the measurement of work-family balance issues in the psychological contract. This study did not develop a separate scale for the measurement of work family balance psychological contract, but used content items of a general psychological contract measure. Some of the items used do not directly, but indirectly help employees to balance their work family life. For example, a good salary package. A more comprehensive scale could more specifically measure the psychological contract of work family balance. In future research, a separate scale could be developed to serve this purpose. In addition, it might be interesting to measure the degree of breach on each particular item.

In this study, we observed only occupational and organizational turnover intentions. Future research may also examine behavioral responses: actual turnover, or performance measures and also more specific measures of employee wellbeing.

We only considered role overload as an antecedent, which limits the scope of understanding.

Work-family conflict could also be understood by considering other relevant antecedents such as

role involvement, the social support system, or personality factors. Future research may include a more complete set of antecedents by considering the above factors. Considering only the banking industry might limit the generalizability of the results of this study. Generalizability could be increased by considering also other sectors of employment. For instance: academia, and the healthcare industry, in which the female employment rate is relatively high.

### **6.3 Scholarly Contributions**

This research project contributes to work-family research several ways. First, it gives insight in a cross national perspective of work-family-conflict by examining the antecedents and outcomes of work-family-conflict in two culturally different countries, Pakistan and the Netherlands. Second, this study integrates emerging research on psychological contract theory and research on work-family-conflict. There is ample that has become available in the fields of work-family-conflict and psychological contracts in last two decades. However, research integrating the two concepts is dearth in the literature. Keeping in view the current demographic and societal changes, there is a need to extend the traditional contents of the psychological contract that were previously mainly focused on pay and promotions, by including promises related to work-family- balance of employees. It is even more important to use the theory of the psychological contract in cross-national research due take the idiosyncratic nature of contracts of employees with different cultural backgrounds into account. In contexts of different demography, and family backgrounds (extended and nuclear families), employees have different sets of expectations on how to improve work-family-balance. This research used the concept of psychological contract (as the contents of psychological contract that directly or indirectly are linked to employees work-family balance) to understand the organizational and occupational turnover intentions caused by work interference with family WIF.

Third, the current study also focused on occupational turnover intentions as an attitudinal outcome variable, which seems to be very important but is missing in the literature of work - family and the psychological contract. This study filled this gap and observed occupational turnover intentions in relation to WIF and PCB-WFBO.

## **6.4 Practical Implications**

This cross-national perspective on Work-Family-Conflict contributes to HR management in Pakistan. For employees in Pakistan the occurrence of work overload, family overload, with conflicting demands between work and family, with no human resource practices for work-family-balance, have raised the employee's awareness about the importance of work-family-issues. To meet this challenge, employers should take steps to enable employees to keep their wellbeing, by ensuring that the number of tasks given to employees is reasonable. This could also be a way to reduce the negative psychological spillover effect of work overload into the family domain that enhances the perception of family overload, and results in intensifying WIF.

In addition, considering the evidence of direct and partial mediation of PCB-WFBO in connection to WIF and turnover intentions and its strong magnitude in Pakistan, employers could focus more deliberately on creating a new type of employment relationship (a new psychological contract) by taking more account of what their employees value, and how they evaluate practices geared towards creating better work-life balance. Accordingly, management should revise the contents of the psychological contract by adding more work-family-benefits. This could be reached by considering specific obligations, such as obligations related to working hours, supervisory support for family issues and autonomy. These might help to reduce work-family conflict and retain skilled employees. This might ultimately result in maintaining a healthy employment relationship and retention of qualified employees.

We hope with this study to have contributed to a better understanding of antecedents and consequences of work family conflict in the banking sector in Pakistan, and to have provided leads for improvement based on the application of the concept of the psychological contract.

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## Appendix A: Measurement scales (English version)

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## **"Work-Family Balance in Banking Sector of Pakistan"**

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**Dear Sir/Madam,**

The questionnaire is meant for purely academic purpose to collect first hand primary data for my PhD thesis. The questionnaire is developed to study the balance between your official and private/family life. The researcher will be highly obliged for your cooperation in filling out the questionnaire. The anonymity of the respondents will be ensured and privacy will be maintained.

**Please read the Instructions carefully before proceeding further:**

- 1. Questionnaire does not contain any question related to confidential information about Bank**
- 2. Please mark the option you prefer with (X) on five point scale starting from strongly disagree to strongly agree**
- 3. There is no right or wrong answer; it is just your opinion**
- 4. This questionnaire will need your careful attention of 10 minutes to fill out**

**Thank you for your input and cooperation!!**

**Sumaiya Syed**

PhD researcher, Tilburg University

Tilburg-The Netherlands

	Never	Rarely	Sometimes	Very often	Always
I have to perform too much work	1	2	3	4	5
I have to work hard to complete my assignments	1	2	3	4	5
Overburden of work, force me to do my work in hurry	1	2	3	4	5
Due to heavy workload, I cannot complete assignments timely	1	2	3	4	5
I feel uncomfortable with the work speed	1	2	3	4	5
I feel uneasy due to work pressure	1	2	3	4	5
	Strongly Disagree	Disagree	Neither Agree nor disagree	Agree	Strongly Agree
1. My work keeps me from my family activities more than I would like	1	2	3	4	5
2. The time I spend in Bank keeps me from participating equally in home responsibilities and activities	1	2	3	4	5
3. I miss my family activities due to heavy work load	1	2	3	4	5
4. I cannot participate in family activities when return from work due to exhaustion	1	2	3	4	5
5. I am often so emotionally drained when I get home from Bank that it prevent me from contributing to my family	1	2	3	4	5
6. I cannot enjoy with family at home due to work stress	1	2	3	4	5
1. I cannot fulfill my family responsibilities due to lack of time and energy	1	2	3	4	5
2. I need more time to complete my family expected responsibilities	1	2	3	4	5

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
3. I cannot ever seem to catch up my schedule	1	2	3	4	5
4. I do not ever seem to have any time for my self	1	2	3	4	5
5. Sometime I cannot meet the expectations of my family	1	2	3	4	5
6. I seem to have more commitments to overcome than other persons I know	1	2	3	4	5
1 I am thinking about leaving this Bank	1	2	3	4	5
2 I am planning to look for a new job	1	2	3	4	5
3 I intend to ask people about new job opportunities	1	2	3	4	5
4 I don't plan to be in this Bank much longer	1	2	3	4	5
5 I frequently think about leaving the banking profession	1	2	3	4	5
6 I am exploring career opportunities outside the banking profession	1	2	3	4	5
7 It is likely that I will leave the banking profession in the next year	1	2	3	4	5

	How important is it in your opinion that the Bank provides you with the following obligation in order to make you balance your WORK and FAMILY life?  <i>My Bank should take care about:</i>						To what extent did your Bank fulfill the following obligations in order to make a balance in your WORK and FAMILY life?  <i>My Bank takes care about:</i>				
	Not at all	Slightly	Moderately	To a great extent	To a very great extent		Not at all	Slightly	Moderately	To a great extent	To a very great extent
Consideration of my personal Circumstances	1	2	3	4	5		1	2	3	4	5
Reasonable workload	1	2	3	4	5		1	2	3	4	5
Reduction in Working hours/ standardize working hours	1	2	3	4	5		1	2	3	4	5
Appropriate salary	1	2	3	4	5		1	2	3	4	5
Good benefit package	1	2	3	4	5		1	2	3	4	5
Support from colleagues for family issues	1	2	3	4	5		1	2	3	4	5
Support from supervisor for family issues	1	2	3	4	5		1	2	3	4	5
Appreciation and recognition	1	2	3	4	5		1	2	3	4	5
Open communication between employees and manager	1	2	3	4	5		1	2	3	4	5
Fair supervisor	1	2	3	4	5		1	2	3	4	5
Autonomy in my job	1	2	3	4	5		1	2	3	4	5

***Please Fill the Following Table***

<b>Gender :</b> Male /Female	<b>Marital status:</b> _____
<b>Age :</b> _____ Years	<b>Number of children:</b> _____
<b>Banking experience:</b> _____ Years	<b>your spouse occupation:</b> _____
<b>Your Department in Bank:</b> _____	<b>Family System: Are you living in joint family system? yes / No</b>
<b>Job type/Ranking:</b> _____	
<b>Area of Bank(only city/town name):</b> _____	

## Appendix B: Measurement scales (Dutch version)

**tussen werk en privé in de bank sector”**

Deze vragenlijst maakt onderdeel uit van een onderzoek aan de Universiteit van Tilburg. De vragen zijn ontwikkeld om de balans tussen uw privé/gezinsleven en uw werk te onderzoeken. Alle respondenten blijven anoniem en de verkregen informatie zal alleen gebruikt worden voor mijn onderzoek en niet gedeeld worden met derden. Ik ben u zeer dankbaar voor het invullen van de vragen.

<b>Instructies voor het invullen van de vragenlijst</b>
<ol style="list-style-type: none"><li>1. De vragenlijst bevat geen vragen met betrekking tot vertrouwelijke zaken van de organisatie.</li><li>2. Omcirkel of markeer het antwoord van uw keuze.</li><li>3. Er is geen verkeerd antwoord, alleen uw eigen mening!</li><li>4. De vragenlijst duurt ongeveer 10 minuten om in te vullen.</li></ol>



**Om te beginnen een paar vragen over uzelf:**

Geslacht:

Man/Vrouw

Leeftijd:

..... jaar

Wat is uw hoogst voltooide opleiding?

- |  |  |   |
|--|--|---|
| <input type="radio"/> Lagere school          | <input type="radio"/> Lager algemeen vormend of lager beroepsonderwijs | <input type="radio"/> Middelbaar onderwijs of middelbaar beroepsonderwijs |
| <input type="radio"/> Hoger beroepsonderwijs | <input type="radio"/> Wetenschappelijk onderwijs                       | <input type="radio"/> Anders, namelijk.....                               |

Woont u samen met een partner?

☐ Ja      ☐ Nee, ik woon alleen      ☐ Nee, ik woon bij ouders/familie/vrienden

Hoeveel personen (uzelf meegerekend) zijn hoofdzakelijk afhankelijk van het gezinsinkomen?

..... personen

Aantal kinderen

Aantal thuiswonende kinderen

..... kind(eren)

..... Jaar

Voor welke bank werkt u?

Wat is uw functie:

Hoeveel jaar ervaring heeft u in de banksector:

..... jaar

Reageert u vlot op onderstaande stellingen. Geef het antwoord dat als eerste spontaan in u opkomt. We zijn geïnteresseerd in uw mening, er zijn geen goede of foute antwoorden.	Nooit	Bijna nooit	Soms	Bijna altijd	Altijd
Ik heb te veel werk te doen	1	2	3	4	5
Ik moet extra hard werken om iets af te krijgen	1	2	3	4	5
Ik moet me hasten	1	2	3	4	5
Ik heb een achterstand in mijn werkzaamheden	1	2	3	4	5
Ik heb problemen met het werktempo	1	2	3	4	5
Ik heb problemen met de werkdruk	1	2	3	4	5

	Helemaal oneens	Oneens	Neutraal	Mee eens	Helemaal mee eens
Mijn werk houdt me meer af van familie activiteiten dan ik zou willen	1	2	3	4	5
De tijd die ik aan mijn werk moet besteden weerhoudt mij er van om gelijk bij te dragen aan huishoudelijke verantwoordelijkheden en activiteiten.	1	2	3	4	5
Ik moet familieactiviteiten missen door de hoge werkbelasting	1	2	3	4	5
Wanneer ik thuis kom van mijn werk ben ik vaak te uitgeput om nog deel te nemen aan familieactiviteiten	1	2	3	4	5
Ik ben vaak zo emotioneel uitgeput wanneer ik thuis kom van mijn werk dat ik niet meer in staat ben om een bijdrage aan mijn familie te leveren.	1	2	3	4	5
Vanwege de druk van het werk ben ik als ik thuis kom te gespannen om te genieten van familieactiviteiten	1	2	3	4	5
Reageert u vlot op onderstaande stellingen. Geef het antwoord dat als eerste spontaan in u opkomt. We zijn geïnteresseerd in uw mening, er zijn geen goede of foute antwoorden.	Helemaal oneens	Oneens	Neutraal	Mee eens	Helemaal mee eens
Ik denk er over om bij deze bank weg te gaan	1	2	3	4	5
Ik ben van plan een nieuwe baan te zoeken	1	2	3	4	5

*Appendix-B Questionnaire (Netherlands)*

Ik ben van plan mensen te vragen naar mogelijkheden voor een nieuwe baan	1	2	3	4	5
Ik wil niet veel langer bij deze bank werken	1	2	3	4	5
Ik denk er vaak aan om de bank sector te verlaten	1	2	3	4	5
Ik ben carrièremogelijkheden aan het verkennen buiten de banksector	1	2	3	4	5
Het is waarschijnlijk dat ik de banksector het komende jaar zal verlaten	1	2	3	4	5
Ik heb meer tijd nodig om te doen wat mijn familie van mij verwacht	1	2	3	4	5
Ik heb moeite om bij te blijven	1	2	3	4	5
Ik lijk nooit tijd te hebben voor mezelf	1	2	3	4	5
Er zijn momenten waarop ik niet aan de verwachtingen van mijn familie kan voldoen	1	2	3	4	5
Het lijkt dat ik meer familie verplichtingen heb dan de mensen om mij heen	1	2	3	4	5
Ik kan niet aan mijn familie verantwoordelijkheden door een gebrek aan tijd en energie	1	2	3	4	5

In welke mate <u>vindt u</u> dat de bank het verplicht is om u het volgende te bieden om een balans tussen werk en familie mogelijk te maken:					
	Helemaal niet	Een beetje	Gemiddeld	Grote mate	Zeer grote mate
Begrip voor uw persoonlijke omstandigheden	1	2	3	4	5
Verminderen van het aantal werkuren/vaste werktijden	1	2	3	4	5
Balans in werkdruk	1	2	3	4	5
Passend salaries	1	2	3	4	5
Passende secundaire arbeidsvoorwaarden	1	2	3	4	5
Steun van collega's bij familieproblemen	1	2	3	4	5
Steun van de leidinggevende bij familieproblemen	1	2	3	4	5
Waardering en erkenning	1	2	3	4	5
Open communicatie tussen werknemers en leidinggevende	1	2	3	4	5
Rechtvaardige leidinggevende	1	2	3	4	5
Autonomie in het werk	1	2	3	4	5

In hoeverre <u>voldoet</u> uw bank aan deze verplichtingen om een balans tussen werk en familie mogelijk te maken:					
Helemaal niet	Een beetje	Gemiddeld	Grote mate	Zeer grote mate	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	
1	2	3	4	5	

**Bedankt voor het invullen van deze enquête!!**

## Appendix C: List of deleted items

Variable	Item No: Deleted	Item description
Work overload	1	I have to perform too much work-family-conflict
	2	I have to work hard to complete my assignments
Family overload	2	I need more time to complete my family expected responsibilities
Wok-to family conflict	2	The time I spend in Bank keeps me from participating equally in home responsibilities and activities
Psychological contract breach	1	Consideration of my personal Circumstances
	2	Reasonable workload
	4	Appropriate salary

# Summary

## **Summary**

Research on the antecedents and outcomes of work-family conflict is of increasing interest. The present doctoral thesis includes research undertaken to explore the antecedents and subsequent outcomes of work-family conflict in a collectivist country, Pakistan. The concept of psychological contract breach is used to get a better understanding of the underlying process. Furthermore, the differences and similarities in a cross national context are examined by making a comparison with the Netherlands.

This thesis contributes to the work-family conflict literature as well as to psychological contract theory. Psychological contract theory is integrated in the work family literature, which sheds light on the mechanisms through which work interference with family affects important outcomes, such as employee organizational and occupational turnover intentions.

The first chapter describes the context of the study, the socio-demographic and institutional changes that take place in Pakistan. The aim and design of the studies is explained. The first empirical study in this thesis is based on semi-structured interviews, to get rich and deep insights in work-family conflicts in Pakistan. The views of bank employees and executives were examined, by conducting semi-structured interviews. Qualitative data were analyzed through a content analysis approach. The findings propose that increasing working demands in the form of long working hours and work overload did not directly lead to work-to-family conflict; work-to-family conflict is the combined results of demands emerging from the work domain and family domain. Additionally, we addressed the crucial question which work-family balance obligations employees and organizational representatives perceive in the banking industry in Pakistan. We



found that the view of management on work-family balance practices differs from the view of the employees.

Based on the findings of the interview study, we developed a model of the antecedents and outcomes of work family conflict. The model includes work-family overload as antecedents, and organizational-occupational turnover intentions as outcomes, mediated by psychological contract breach. Data have been collected by means of questionnaires in the banking sector of Pakistan. Additional data from the banking sector in Netherlands were gathered to accomplish the objective of cross national comparasion. Data was analyzed by structural equation modeling using social science statistical software (SPSS).

The second empirical study, based on survey in the banking sector in Pakistan (N=359) examined the relationship between work-family-overload and work-interference with family (WIF) and psychological contract breach (PCB). We found positive relationships between all these constructs. The third empirical study examined the mediating role of psychological contract breach (PCB) in relation to work-interference with family and organizational and occupational turnover intentions. The outcomes suggest that management should adapt the terms of the psychological contract in order to better manage work-family conflicts and prevent breach of the psychological contract.

The fourth empirical study is a cross national study that examined the strength of the relationship between work-family overload, work-to-family conflict and psychological contract breach in Pakistan as well as in the Netherlands. We found differences in the magnitude of the relationship between work overload, family overload and work interference with family (WIF) and PCB, in the two countries. The relationship between work overload and work interference with family (WIF) was stronger for employees in Pakistan than for employees in the Netherlands, while the magnitude of the relationship between family overload and WIF was stronger in the

Netherlands than in Pakistan. In addition, the positive effect of WIF on PCB-WFBO was much larger in Pakistan than in the Netherlands.

The results of the studies have implications for HR managers in the banking sector in Pakistan. They should acknowledge the importance of work-family balance and psychological contracts, and have an understanding of the obligations as viewed by the employees to implement HR practices that facilitate the combination of work and family obligations. This prevents work-family conflicts and breach of the psychological contract. Managing work-family conflict is a relatively inexpensive way to retain employees in the banking industry. Moreover, our findings suggest that the context of culture and the socio-economic situation in a specific country influences the associations between work and family overload, work to family conflict, and psychological contract breach.

The results of this cross national study call for further research. First, the influence of the degree of individualism/collectivism and power distance on developing and implementing HR practices and the current employment relationship could be assessed in a more detailed way. Secondly, a more comprehensive scale could be developed to more specifically measure the psychological contract of work-family balance. In addition, it might be informative to measure the degree of breach on each particular item. Thirdly, future research may also examine behavioral responses: actual turnover, or performance measures and also more specific measures of employee wellbeing. Fourth, future research could cover other sectors as well. For instance: academia, and the healthcare industry, in which female employment rate is relatively high.

# Samenvatting

## **Samenvatting**

Er komt steeds meer belangstelling voor onderzoek naar antecedenten en gevolgen van werk-familie conflict. Dit proefschrift is een weerslag van uitgebreid onderzoek naar de antecedenten en gevolgen van werk-familie conflict in een collectivistisch land, namelijk Pakistan. Het concept psychologisch contract breuk wordt gebruikt om het onderliggende proces van werk-familie conflict beter te begrijpen. Om de invloed van de nationale context te onderzoeken, zijn de verschillen en overeenkomsten tussen Nederland en Pakistan op het terrein van werk-familie conflict in kaart gebracht. Dit proefschrift draagt bij aan zowel de werk-familie conflict theorie als de psychologisch contract literatuur door het psychologisch contract te introduceren als belangrijke variabele in werk-familie onderzoek. Hierdoor wordt duidelijk gemaakt hoe werkinterferentie met het familieleven belangrijke uitkomsten als organisatie en beroepsintentie tot verloop beïnvloedt.

Het eerste hoofdstuk beschrijft de context van de studie, de socio-demografische en institutionele veranderingen die plaatsvinden in Pakistan. Het doel en de opzet van dit onderzoeksproject wordt uitgelegd. In de eerste empirische studie zijn semi-gestructureerde interviews gehouden, om een diep en rijk beeld te krijgen van werk-familie conflict in Pakistan. De perspectieven van bankmedewerkers en managers werden onderzocht. De kwalitatieve data werden geanalyseerd door middel van een inhoudsanalyse benadering. De resultaten geven aan dat er sprake is van hoge werkeisen door lange werktijden en hoge werkdruk. Deze hoge werkeisen leiden niet rechtstreeks tot werk-familie conflict. Werk-familie conflict is de resultante van de gecombineerde eisen in zowel het werkdomein als het familiedomein. Daarnaast wilden we weten welke werk-familie verplichtingen werknemers en organisatievertegenwoordigers in de

banksector waarnemen. De opvattingen van het management over welke werk-familie balans HR activiteiten de organisatie zou moeten aanbieden verschillen van de percepties van werknemers.

Op basis van de bevindingen uit de interviews hebben we een model van antecedenten en gevolgen van werk-familie conflict ontwikkeld. Dit model omvat werk-familie overload als antecedent en organisatie- en beroepsverloopintenties als uitkomst, gemedieerd door psychologisch contract breuk. Door middel van vragenlijstenonderzoek zijn gegevens verzameld in de banksector in Pakistan. Daarnaast zijn gegevens verzameld in de bankensector in Nederland, om de cross-nationale vergelijking mogelijk te maken. De data is geanalyseerd door structural equation modeling in SPSS.

De tweede empirische studie, gebaseerd op de vragenlijstgegevens uit de bankensector van Pakistan (N=359), bestudeerde de relatie tussen werk-familie overload en werk-interferentie met het familieleven en psychologisch contract breuk. We vonden een positieve relatie tussen deze constructen. De derde empirische studie onderzocht de medierende rol van psychologisch contract breuk in de relatie tussen werkinterferentie met het familieleven en organisatie- en beroepsverloopintenties. De uitkomsten geven aan dat het management zich zou moeten richten op het managen van het psychologisch contract, om werk-familie conflicten en psychologisch contract breuk te voorkomen.

De vierde empirische studie is de cross-nationale vergelijking tussen Pakistan en Nederland op de sterkte van het verband tussen werk-familie overload, werk-familie conflict en psychologisch contract breuk. We vonden verschillen in de sterkte van het verband tussen werk overload, familie overload en werkinterferentie met het familieleven en psychologisch contractbreuk in beide landen. De relatie tussen werk overload en werk-interferentie met het familieleven is sterker in Pakistan dan in Nederland, terwijl de relatie tussen familie overload en werkinterferentie met het familieleven sterker is in Nederland. Bovendien is de positieve relatie

tussen werkinterferentie met het familieleven op psychologisch contract breuk veel sterker in Pakistan dan in Nederland.

De resultaten van dit onderzoeksproject hebben implicaties voor het HR beleid in de bankensector in Pakistan. Het belang van werk-familie balans en het psychologisch contract moet onderkend worden en HR managers moeten begrijpen welke verplichtingen werknemers waarnemen ten aanzien van HR activiteiten die de combinatie werk-familie faciliteren. Dit voorkomt psychologisch contract breuk en werk-familie conflict. Dit is een relatief goedkope manier om werknemers voor de bankensector te behouden. Daarnaast tonen onze bevindingen aan dat de nationale cultuur en de socio-economische omstandigheden in een land de verbanden tussen werk en familie overload en werk-familie conflict beïnvloeden.

De resultaten uit dit onderzoek vragen om verder wetenschappelijk onderzoek. Allereerst zou de invloed van de dimensies individualisme/collectivisme en power-distance op het ontwikkelen en implementeren van HR activiteiten en de arbeidsrelatie nader onderzocht moeten worden. Ten tweede zou een uitgebreidere en meer specifieke vragenlijst ontwikkeld moeten worden om het psychologisch contract ten aanzien werk-familieverplichtingen te meten. Het is informatief om per onderdeel de breuk van het psychologisch contract vast te stellen. Ten derde zou toekomstig onderzoek zich ook moeten richten op gedragssuitkomsten: daadwerkelijk verloop en prestaties en werknemerwelzijn. Tot slot zou toekomstig onderzoek zich moeten richten op andere sectoren, zoals bijvoorbeeld het onderwijs en de zorgsector, waar de participatiegraad van vrouwen relatief hoger is dan in de bankensector.